

Are You Taking Advantage of the National HBPA Owners & Trainers Liability Program?

The National HBPA, through Stone Lane LLC (formerly Lavin Insurance Group), offers an owners and trainers liability insurance program. This program has been designed to protect your assets in the event that you are liable for bodily injury or damage to property arising from your equine activities (including breeding, racing, sales and training). It is *not* a substitute for worker's compensation insurance.

We have a new insurance policy as of November 1, 2010 through StarNet, a company that is "A+" rated by Best & Company.

The policy covers:

- Liability claims arising from injuries to participants (non-employee jockeys and exercise riders)
- Contractual liability (i.e. hold harmless in Race Track Stall Agreement)
- Premises and Operations liability - coverage for all equine operations including breeding, boarding, training and racing

Coverage costs:

- *November 1st, 2011 to November 1st, 2012:* The rate is \$90.00 per horse (3 or more) subject to \$180.00 minimum premium (1-2 horses) on an annual basis.
- *After May 1st to November 1st, 2012:* The rate is \$50 per horse subject to \$100 minimum premium.

You must include ALL owned or trained horses in your calculation unless approved otherwise by Stone Lane, LLC.

Please visit the [Lavin Insurance web site](#) for the correct application.

For more information, please direct all inquiries to Jennifer at Lavin Insurance at 1-800-446-3112.