



FAQ

Organizational Member Event Liability Insurance

What does this insurance cover?

This insurance is for MHTA organizational members with officers, directors and at least 10 members and can be purchased for \$85/year (Jan 1- Dec 31) which includes membership. Cost is \$45 if the club is already a member. This general liability insurance coverage is offered by Hallmark Insurance Company.

What is limit of the coverage?

All associations share a \$1,000,000 policy, yearly.

Which activities are covered?

Member-only activities such as meetings, work bees, and practices where the public is not expected to be in attendance. Veterinarian clinics and rental horse activities excluded.

What activities require an additional insurance certificate?

Public Event Days (PED) are activities in which non-members participate, or to which the general public is invited or reasonably expected to be present. Examples are organized trail events such as poker rides, clinics, etc. Parades must be declared as a Public Event Day and have additional costs.

How do we declare PEDs?

Submit the MHTA PED form and \$75 fee at least 30 days prior to the event. Coverage includes a setup day (free), event day (\$75) and takedown day (free) per event.

What is an Additional Insured?

Usually, a land manager or sanctioning organization where your event is being held. The DNR and USFS are already included with this policy. If you need other additional insureds, the fee is \$25 and you will request that with your PED form.

How do I receive a Certificate of Insurance?

You will receive a COI after your PED request form is processed.

How do I cancel or reschedule a PED?

Notify MHTA within 10 days of a canceled PED with the reason for cancellation or rescheduled date to receive a refund or to transfer event fee to another date.

QUESTIONS? CONTACT:

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