

PENNSYLVANIA EQUINE COUNCIL (PEC)
ASSOCIATION MEMBERSHIP PLUS
FREQUENTLY ASKED QUESTIONS

What Is “Association Membership Plus” (AMP)?

This membership for equine organizations, desiring to be a part of the PEC, provides general liability insurance coverage for the member organization and includes Directors and Officers Liability (D & O) insurance. It is insurance for the organization and not individual members.

How does an organization qualify?

It must have Officers and Directors and ten (10) or more members.

What does AMP do?

By becoming a member of the PEC as an AMP, your organization is covered for General Liability Insurance (GLI) and D & O insurance.

What is the limit of this coverage?

Annual \$1,000,000.00

What does membership cost?

\$80.00/year on calendar year basis.

What activities are covered?

All member only activities. Rental horse activities are excluded.

What are “member-only” functions

Activities attended by only members of the organization. For **example**, if you have association group meetings, clean up days or club practices, it is expected that no non-members (third parties) are present at these functions.

What about activities including non-members?

They are defined as a “public event day”. Example – show, clinic, trail ride, etc.

What is a Public Event Day (PED)?

Public Event Days are those activities in which non-members participate, or to which the general public is invited or reasonably expected to be present. Examples include shows or clinics, gymkhanas, poker rides, etc.

Parades

Parades are treated as a Public Event Date and must be declared and accepted by the company prior to the date. Please note that additional charges may apply for parades.

How are those PED covered?

They are declared as such and added to the policy as endorsements on a per day schedule. Application is available on PEC web site.

How do we do that?

Declare the PED to the PEC on the appropriate form 45 days prior to the event and submit the form and required fee to the PEC.

What is that fee?

\$65 per day

What about Setup and Takedown days?

Coverage for event days declared and accepted by the company includes one day for setup and one day for takedown per event. For **example**, if you need to setup an arena for your event a day prior to the actual event and also need a day after for take down, coverage is included for the setup and takedown days along with the actual event day(s).

What is an Additional Insured? Who is eligible?

Most often, an Additional Insured is a landowner where your organization is having an event or a sanctioning organization of an event you organize (such as the USEF).

How do I add an Additional Insured?

If you included your request for an Additional Insured on your application, you will see them named on the policy. If you need to add an Additional Insured after your policy has been issued, please submit your request to PEC in writing, include the name and address of the Additional Insured, describe their relationship to your event (i.e. landowner, organizer, facility owner, etc.), and the date and name of your event.

What is a Certificate of Insurance?

A Certificate of Insurance is evidence of your insurance coverage. Certificates can be produced to show that an insurance policy is in place, or certificates can be produced to show evidence of coverage for a specific event and any Additional Insureds applicable to your event.

How do I request a Certificate of Insurance?

If you need to provide a certificate of insurance for a landowner or other party, please make your request to PEC in writing, identify the event/activity you need the certificate for, and whether any party needs to be named as an Additional Insured on your policy. Please also let the PEC know who the certificate should be sent to if it is anyone other than the contact person for your policy.

How do I Cancel or Reschedule Public Event Days?

If your club or association cancels a Public Event Day, you must send the PEC written notice along with the reason within 7 days of the cancelled event. In the case of postponed events, the same applies. This is to permit the rescheduling of this day without an additional premium.