

INSTRUCTIONS FOR LIABILITY INCIDENT OR CLAIM REPORTING AND RELATED MATTERS

When an Incident, Accident, or Claim occurs, proceed as follows:

1. ***Immediately:*** Call Ark Agency, 1-800-328-8894, to notify us of the incident, accident or claim. Advise us of your name and business name, date and time of the incident, location of the incident, name of the injured person, and nature of the injuries or damages. Leave a message if it is after business hours or over a weekend.
2. **Within Two Business Days, Complete and submit the following documents:**
 - A. **NAHA Form 14 First Report – Incident / Accident / Claim** (Keep a copy for your file.)
 - B. **Staff Witness Reports** - Have all staff members who were witnesses to the incident immediately complete the *Staff Witness Reports*. Make additional copies of the forms as needed. (Keep copies for your file.)
 - C. **Gather all signed Release Waivers and Warning Forms** that relate to the injured party or parties. Submit copies to Ark Agency, but keep the originals in a safe place.

Send all documents to Ark Agency by e-mail, fax or registered or certified over-night delivery. Use the addresses or numbers listed at the top of this page.

3. **Follow-up with Ark Agency staff within two business days to be sure your notification and documents were received.** Do not hesitate to call if you have questions.

If a horse caused the reported accident and was being ridden, driven, or used in some way by the public as part of your business operations, you may be required to remove the horse from public use until NAHA underwriters can determine if the horse can again be placed back into public-use. Most horses can be reintroduced back into public use within 2 to 14 days. This request will usually be made when the horse acted to cause a serious injury and / or when a horse acted in one or more of the following ways: Ran out of control and could not be stopped within 50 feet. Bucked and threw a rider. Kicked, causing injury to a person or animal. Laid or fell down for no obvious reason. Reared and unseated rider. Bit without provocation and caused human injury. You may be required to take one or more of the following actions to prepare the horse for re-use. Have the horse vet-checked. Re-school the horse for up to 5 hours. Test the horse for Remembrance Reaction or action tendencies that caused the accident.

Your underwriter at Ark Agency will endeavor to turn your **First Report** and attachments over to Insurance Company Claims Examiners the same business day received. An insurance company examiner and incident / claim number will be assigned to you within just a few days. If a Claims Examiner does not contact you within three business days, please call Ark Agency. The Examiner will investigate the incident to determine liability and whether payment of any claims or medical expense is appropriate in each case. It is the Examiner's responsibility to gather the facts and to protect your interests. It is your responsibility to cooperate fully with the Claims Examiner and to complete your reports as completely as possible. **Should you receive a letter from an attorney, a demand letter or a law suit, it must be turned in to the Claims Examiner and the Insurance Company immediately.**

DO NOT:

- **Do not admit responsibility for an incident, accident or injury. Do not state or promise to anyone that damages or injury costs will be paid for by you or your Insurance Company. Discuss such issues with your adjuster and follow his or her instructions.**
- **Do not divulge information about your insurance coverage. Your policy, policy number, Insurance Company name, liability limits, and coverages should be kept in strict confidence for your own protection. Confer with your adjuster before divulging this type of information to anyone and follow his or her instructions.**
- **Do not discuss an accident or injury with anyone other than your authorized Insurance Company adjuster, insurance agent, Ark International Group personnel, or attorney who is assigned to your incident by your Insurance Company.**