

## **North American Horsemen's Association**

**ARK AGENCY**

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Dear Insured,

As the busy horse season is upon us we want to remind you of the following requirements:

- 1) If you have an accident, incident or claim that could turn into a liability claim, please review and follow the attached "Instructions for Liability Incident or Claim Reporting and Related Matters":
  - Please understand that it is **always best** to immediately report an incident, no matter how small, even if you are unsure as to whether or not it should be reported. If unsure if a situation qualifies as an incident to be reported, please call Ark Agency to discuss it.
  - Please understand that prompt reporting of incidents allows your insurance company to quickly investigate and gather all pertinent information for the best possible outcome and defense should a claim or lawsuit develop at a later date.
  - Please understand that mere reporting of an incident is unlikely to affect your premium or insurability. But you must also understand that late reporting of an incident or claim can affect your coverage status should a claim later develop.
  - After sending the Incident/Claim reports, it is important that you follow up with us within 2 business days **to be sure** your notification was received. This is for your own protection, as there is an "error rate" associated with every type of delivery
- 2) Please review your Liability Release and Warning Forms and NAHA Risk Reduction Program Requirements relating to the use and protection of these important documents.
  - Use the right form for the equestrian activity being provided.
  - Be sure your staff understands how to present them for signature by clients, and how to review them immediately to be sure they have been correctly completed and signed.
  - Be sure to keep these signed documents in a safe place where they cannot be changed or stolen. We recommend these forms be kept secure for 7 years unless your attorney or the Insurance Company recommends a longer period of time.

Thank you for your support and for choosing Ark Agency for your insurance needs.

*Your NAHA Underwriters at Ark Agency*