



Policy Transmittal

We are pleased to enclose your equine insurance policy.
Please read your policy and all endorsements to make certain you fully understand the terms and conditions and requirements for notification in the event of a possible claim. **It is a condition of your insurance contract that ALL possible claims must be immediately reported.**
Feel free to contact us with any questions.

Date Mailed: 5/30/2025 Email: ffraas@ohha.com
lnance@ohha.com

Insured: OHIO HARNESS HORSEMENS ASSOCIATION
2237 SONORA DRIVE
GROVE CITY, OH 43123

Additional Insured: Members of the Ohio Harness Horsemen's Association

Policy No.: SMG03-04-25-03540-P
Convex Insurance Limited, UK/AXA XL Insurance Company UK Limited

Policy Term: 6/01/2025 to 6/01/2026

Description: Horse Mortality - Multiple Perils Policy
Limits as Noted in the Policy
Coverage under this policy applies only with respect to losses as per the policy wording.

Premium:

Claim Notification: Independent Adjusters, Inc. (502) 839-6001
Smith-Embry Insurance Associates, Inc. (502) 493-9911
Notice of any possible claim must be immediately advised.
A Necropsy will be required for any claim settlement.

Please review the enclosed policy for accuracy and to make certain you fully understand the terms, conditions and requirements of the policy. If you have any questions or if any changes are required, please contact us.

Thank you for your business,

Beverly A. Smith-Embry

Please be aware of the insurance policy conditions and requirements.
In the event of a mortality claim, you will be required to provide the following documents:
proof of loss, original registration certificate on your horse, proof of purchase in the form of a purchase contract, bill of sale, cancelled check, racing record. A necropsy report is also required.



**Smith-Embry
Insurance Associates, Inc.**

3044 Breckenridge Lane - Louisville, KY 40220

Phone (502) 493-9911
Fax (502) 493-0070
basmith@insurehorses.co

**IMPORTANT NOTICE REGARDING
YOUR INSURANCE POLICY**

IMMEDIATE NOTICE of any occurrence which could result in a claim involving any animal insured under this policy must be given. This includes notice of any accident, sickness or injury whether covered by any major medical endorsement which may be a part of your insurance policy or whether such required medical treatment exceeds any deductible applicable to your insurance. **FOR AN INCIDENT TO BE COVERED BY THE INSURANCE, THE CLAIM MUST BE REPORTED DURING THE POLICY TERM DURING WHICH THE INCIDENT FIRST OCCURRED.**

PRIOR NOTICE is also required for **any surgery** whether resulting from an injury or illness or even if surgery is elective or cosmetic, including castration.

IMMEDIATE NOTICE of death of any animal insured under this policy must be given. Do not have a horse put down without the consent of the Insurance Company. Do not have an animal removed prior to identification. An autopsy is required at your expense under the terms and conditions of your insurance policy.

NOTIFY local police in the event of theft, shooting or vehicular involvement.

Your insurance policy stipulates the requirements for treatment of sickness or injury to an insured animal.

PLEASE CALL THESE PROVISIONS TO THE ATTENTION OF ANYONE HAVING CARE, CUSTODY AND CONTROL OF THE INSURED HORSES. FAILURE TO COMPLY TO THESE CONDITIONS MAY VOID YOUR INSURANCE CLAIM.

Have the following information available when reporting a claim:

- Name of Insured/Owner
- Name of Horse
- Symptoms and date when symptoms first occurred.
- Contact Name and Telephone Number where Horse is located.
- Attending Veterinarian's Name and Telephone Number, Email

Always contact your veterinarian immediately in the event of an injury or illness.

Additional Information Regarding your Insurance Policy

- Equine Insurance Policies are **NOT TRANSFERABLE**. If you sell a horse insured under your policy, please notify us immediately. This includes if you sell part ownership in an insured horse. You are the named insured and beneficiary of the insurance. You must have a financial interest (including as a loss payee) in order to insure the horse.
- Horses are insured for the **USE** or **INTENDED USE** of the horse as stated in the insurance policy or application for insurance. If you decide to change the use of your horse, prior notification is required. The rate required for the insurance in many cases reflects the use of the insured horse.
- Horses insured under your policy are covered while stabled in the USA and/or Canada unless otherwise indicated in your policy for an expanded geographical territory. Policies can be extended to provide coverage in many other countries, but prior notification and premium payment are required. We do not require notification if you relocate your horse to a different stable in the same country.

Note: These are just certain conditions of your insurance policy. Be sure to read the insurance policy and any endorsements in entirety and contact us with any questions you might have.

**REPORT CLAIMS UNDER YOUR POLICY TO
Independent Adjusters, Inc. 1-502-839-6001**