Canopius US Insurance, Inc.

Policy Date: June 1, 2026

The coverage offered in this binder may differ from that requested in the application. Failure to provide the requested coverage shall impose no liability on Canopius Underwriting Agency Inc. or its companies.

Insured	Ohio Harness Horsemen's Association	**Insured Address:**	2237 Sonora Drive Grove City, Ohio 43123
Effective Date	June 01, 2026	**Expiration Date**	June 01, 2027
Policy Number	RAU1EM1961004-00		

Agent Contact	Randy Leopard	**Agent Contact**	Melodi Wilkins
Agent Email	Rleopard@coverlink.com	**Agent Email**	Mwilkins@coverlink.com
Agent Company	Coverlink Insurance	**Agent Company**	Coverlink Insurance

RISK DETAILS	
Perils Insured	Equine Multiple Perils
Maximum Limits of Liability	**Racing Horses:** **$15,000** for any one registered Standardbred horse which has attained racing age of two (2) years and has raced sufficiently as to have established his/her own racing qualifications or credibility. **Two-Year-Olds:** **$5,000** for any one registered Standardbred horse if the animal is two (2) years of age and is, at the time of loss, currently engaged in race training but has not yet started in an actual event **Yearlings:** **$5,000** for any yearling **Member's Interest Limit:** If the member in good standing has an ownership interest of less than 100% in the horse, then the applicable maximum limit per horse above will be reduced in the same proportion. **Occurrence Limit:** **$500,000** aggregate for any one covered loss arising from and/or relating to any one occurrence. **Policy Aggregate Limit:** **$2,000,000** in the annual aggregate for all covered losses under this Policy.
CNP Participation	100%

All Risks Layer Premium	

Form(s) and Endorsement(s) made part of this policy at time of issue are as follows:

CUS EQM 402 04 26	**Multiple Perils Equine Policy for Associations**
CUSI CO 106 1024	Privacy Policy Statement
CUS CO 105 0124	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
CUS CO 102 0526	Service of Suit Clause
CUS CO TDN 02 20	Policyholder Disclosure Notice Of Terrorism Insurance Coverage
CUS CO TNP 02 20	Policyholder Notice Terrorism Coverage Not Purchased
CUS CO 105 0124	Generic Complaints Notice

This Binder is issued in accordance with the limited authorization granted to Canopius Insurance Services by certain Underwriters at Lloyd's, London whose syndicate numbers & the proportions underwritten by them can be ascertained from the office of Canopius Insurance Services. & in consideration the premium specified herein, Underwriters hereby bind themselves severally & not jointly, each for his own part & not one for another, their Executors & Administrators.

Notice of Claims:

Verus Claims Management, LLC

1-800-334-4525

Additional Comments:

Binder subject to no deterioration of loss record prior to inception.

Additional Insureds: A member of Ohio Harness Horsemen's Association in good standing (membership dues has been paid in full to Association)

Number of Members may increase to 3,000 with no additional premium.

Animal or Horse: A registered Standardbred racehorse that is actively involved in racing and/or race training owned by a member of the Ohio Harness Horsemens Association in "good standing":

1) While stabled at an approved racetrack, fairgrounds where pari-mutual wagering is conducted or training facilities on file with the company, or

2) Being transported to or from any USTA and CTA tracks or Fairgrounds where pari-mutual wagering is conducted and approved training facilities on file with the insurance company.

EQUINE CLAIMS NOTICE

Immediate notice of any loss or potential loss, of any theft or disappearance, or of any accident, illness, disease, disability and/or death or humane destruction of or to an insured horse(s) must be provided by calling:

Verus Claims Management, LLC.

1-800-334-4525

(24 hours / 7 days a week)

LOSS PROCEDURES IN THE EVENT OF A CLAIM

1. Immediately report the loss or potential loss to the number above.
2. Contact your veterinarian and provided proper care to the horse(s).
3. Make arrangements for a postmortem examination if horse(s) is deceased.
4. Call local police in the event of the theft or suspected theft of an horse(s), shooting, or vehicular involvement.

DO NOT

1. Have a horse(s) euthanized prior to the consent of the Company
2. Have a horse(s) remains removed prior to having a postmortem completed.
3. Have the horse(s) remains removed prior to consent of the Company.
4. Neglect a police report if needed.

IMPORTANT

Failure to comply with the policy terms and conditions could jeopardize your coverage.

Anyone that has care, custody and control of the insured horse(s) should be fully advised of the above procedures.

This Notice does not form part of your Insurance Policy or any other document. Please consult your Insurance Policy for actual terms and conditions which apply to your insurance coverage.