



# 2008 MHHA SULKY INSURANCE USER AGREEMENT

- ❖ The owner, trainer, and driver must all be participants in the \$10.00 sulky insurance program in order to make a claim.
- ❖ Each race bike must have an individual insurance sticker.
- ❖ Form
  - Procedure
    - All Bikes are tagged with the appropriate colored key tags. The tag is used to identify the bike and its insured amount. You will receive your tag from the Executive Director of the MHHA. The MHHA will determine the bikes value.
    - Following an incident you must complete the accident claim form and have that form signed either by the Paddock Judge, a Board Member of the MHHA, or the Executive Director of the MHHA. The insured must not remove the sulky from the paddock area without the signed form or will forfeit the right for reimbursement.
    - Only sulkys used in qualifying events or actual races on the day of the incident are eligible for reimbursement. The sulky is eligible for coverage when engaged with a horse in the paddock area or on the track.
    - Once bike has been inspected, the bike shall be repaired and the bill along with the claim form shall be sent to the MHHA for reimbursement.
- ❖ Insurance costs
  - All participants will pay \$10.00 for sulky insurance.
  - There will be a \$50.00 deductible.
  - Individual sulky rates
    - \$0 to \$500 = \$50 premium
    - \$501 to \$1,000 = \$100 premium
    - \$1,001 to \$1,500 = \$150 premium
    - \$1,501 to \$2,000 = \$200 premium
    - \$2,001 to \$2,500 = \$250 premium