



# 2010 MHHA SULKY INSURANCE USER AGREEMENT

All entities must be members of the Maine Harness Horsemen's Association (MHHA).

- Owners, trainers and drivers

Each bike must be covered by individual insurance.

Procedure:

- Insurance form must be filed and all insurance paid at MHHA prior to incident.
- Following an incident, you must complete the accident claim form and have that form signed either by the paddock judge, an MHHA Board member or the Executive Director of the MHHA. The insured must not remove the sulky from the paddock area without the signed form. If the sulky is removed without the signed form, the right to reimbursement for the incident will be forfeited.
- The sulky is eligible for reimbursement when engaged with a horse in the paddock area or the track and the incident occurs when the sulky is being used in a qualifying event or official race on the day of the incident.
- Once the bike has been inspected, the bike must then be repaired or an estimate of damage must be completed by the manufacturer or an approved appraiser. The bill or estimate, along with the sulky claim form, must then be submitted to the MHHA for approval of reimbursement.

Insurance costs:

- There will be a \$50 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
- The MHHA will determine the sulky's value.
- The MHHA is not responsible for incidents which occur due to a manufacturer's defect.