

## Coverage Summary for Instructors / Trainers Liability Insurance

If you are an instructor or trainer and travel to various barns giving lessons or training horses you need your own liability coverage. This coverage will protect you in case someone is injured or property is damaged as a result of your activities on another's property, or your own property; for example – a horse kicks someone; a horse gets loose, runs into the road and gets hit by a vehicle resulting in damage to the vehicle and possible injury to the occupants; a rider is thrown and injured during a riding lesson.

**NOTE:** A special feature of this liability policy is that it pays all legal costs associated with a claim or lawsuit in addition to the limit of liability shown on the policy.