

## **GENERAL LIABILITY INSURANCE GUIDELINES**

**Insurance:** Trainer shall maintain at all times general liability insurance with coverage no less than \$1,000,000 per occurrence, and \$2,000,000 in the aggregate. Trainer shall also maintain at all times Worker's Compensation insurance covering all personnel employed as required by statute. Trainer shall, prior to admission to Churchill's Facilities and at any time upon request by Churchill, furnish a certificate evidencing proof of insurance coverage in accordance with the requirements set forth herein. Responsibility for the maintenance of appropriate horse mortality or other equine insurance rests with the trainer and/or Owner(s), as the case may be and as agreed between those parties, and CHURCHILL SHALL HAVE NO OBLIGATION WITH RESPECT TO SUCH INSURANCE. Consultation with a competent insurance advisor is strongly recommended. Failure to maintain adequate insurance may subject Trainer and/or Owner(s) to multiple and substantial risks, including being excluded from Churchill's premises. All certificates of insurance shall provide that Churchill shall receive at least thirty days advance notice by the insurer of any cancellation or material change in coverage. Owner(s) and Trainer indemnify and hold Churchill harmless against any claims, liabilities, judgments, or costs (including attorney fees) arising out of the Trainer and/or Owner(s)' failure to obtain insurance as appropriate and as may be required by law.