

Sulky Insurance Claim

Kentucky Harness Association, Inc.
984 Crumbaugh Road • Georgetown, KY 40324
502-863-3070 • 502-863-3994 (FAX)

**Report Must Be
Filed Within 30
Days of Accident**

(Please type or print all information except signature)

TO BE COMPLETED BY SULKY OWNER OR KHA FIELD REPRESENTATIVE

Date of Accident _____ Track _____ Race Number _____

Name of Horse Involved _____

LIST ALLOWNER(S) OR LESSEE(S)

Current KHA Member Circle Yes or No

_____ Address _____ Yes No

_____ Address _____ Yes No

_____ Address _____ Yes No

Driver of Horse _____ Address _____ Yes No

Sulky Owner _____ Address _____ Yes No

Sulky Owner's Signature **X** _____ Read insurance conditions on reverse side before signing

TO BE COMPLETED BY JUDGE OR KHA FIELD REPRESENTATIVE

Parts of Sulky Damages (describe) _____

_____ Make _____ Color _____ Size _____

Description of Accident _____

_____ Signature **X** _____

Judge or KHA Field Representative

TO BE COMPLETED BY REPAIR FIRM ONLY

Make _____ Color _____ Size _____ Serial Number (Must be included) _____

List Parts to Be Replaced:

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Company Name _____

Address _____

City, State, Zip _____

Company Phone Number _____

List Miscellaneous Materials:

_____ \$ _____

_____ \$ _____

List Labor Charge _____ \$ _____

TOTAL ESTIMATE OF REPAIR \$ _____

Estimator's Signature **X** _____

PLEASE NOTE

This form must be completely filled out and names signed where X indicates signature before claim will be considered.

FOR OFFICE USE ONLY

Date Received _____

() Allowed () Disallowed Estimate \$ _____

Remarks _____

Authorized for payment by _____

Date Check Mailed _____

Make Check Payable to _____

KENTUCKY HARNESS ASSOCIATION

SULKY INSURANCE

Rules and Regulations Governing Claims:

1. Claims must be filed WITHIN 30 Days of the accident. Forms are available from the KHA office, field representatives, presiding judges, and some starting judges. Form must be FULLY COMPLETELY, including sulky serial number.
2. The OWNER of the sulky, the DRIVER, the TRAINER and ALL OWNERS or LESSEES of the horse involved must be current MEMBERS of the Kentucky Harness Association. In the case of a borrowed sulky, the OWNER of the borrowed sulky must also be a member.
3. The insurance covers sulkies only, **wheels and wheel disks are excluded. The KHA offers a maximum benefit of \$2,500 per incident.**
4. Sulkies are insured ONLY when the accident occurs ON THE TRACK in a race or during warm up miles at pari-mutuel tracks and county or independent fair tracks. Coverage will apply for out-of-state accidents, provided (1) that the sulky owner, the driver, the trainer and all owners or lessees of the horse involved are RESIDENTS OF THE COMMONWEALTH OF KENTUCKY and MEMBERS OF KHA and (2) that the sulky claim is not payable under the rules of another horsemen's association representing the track where the accident occurred.
5. DAMAGE must be verified by the PRESIDING JUDGE or a KHA FIELD REPRESENTATIVE and their signature must be on the claim form.

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2023 KHA Sulky Accident Reimbursement Policy:

1. At the time of purchase the **OWNER** of the sulky must register the sulky with the KHA on the KHA form. Registrations shall include all information in regards to the sulky, including make, model, year of manufacture, serial number (mandatory), and bill of sale providing proof and date of purchase including whether purchased new or used, with or without wheels. Sulky coverage extends to party registering the sulky only.
2. The Sulky Insurance Claim must be reported to the KHA within seven (7) days of the accident the claim arises. The Sulky shall immediately be tagged as an accident sulky and removed from use until the Claim is closed. The Sulky Insurance Claim Form **must be filed WITHIN** 30 days of the accident. Sulky Insurance Claim Forms are available from the KHA office, field representatives, presiding judges, and some starting judges. All Sections of the Form must be **COMPLETELY FILLED OUT**, by all Parties, including the serial number of the sulky. Pictures of all damage must be submitted to the KHA in conjunction with the Sulky Insurance Claim Form. The KHA will use their best efforts to validate serial numbers. The KHA reserves the right **to completely deny a claim** when a serial number cannot be verified or confirmed adequate to substantiate the claim.
3. The OWNER of the sulky, the DRIVER, the TRAINER and ALL OWNERS or LESSEES of the horse involved must be current, paid, ACTIVE MEMBERS of the Kentucky Harness Association before the time of the accident. If the Owner of the horse is a Stable, Corporation, or Business Entity, all individual members of the entity must be Active Members and the entity must be a KHA Associate Entity Member. In the case of a borrowed sulky, the OWNER of the borrowed sulky must also be KHA Active Member.
4. The insurance covers USTA approved KHA registered sulkies only, wheels and wheel disks are excluded.
5. Sulkies are insured **ONLY** when the accident occurs **ON THE TRACK** in a race during warm up miles for a race, fair race, or qualifying race at Kentucky Pari-mutual Tracks Or Kentucky County or independent Fair Tracks. Matinee races or standalone exhibition races not held in conjunction with a qualifying, fair, or pari-mutuel race card are excluded from coverage. Manufacturer defects are excluded from coverage.
6. Coverage extends to out-of-state accidents only if the following two criteria are both fully satisfied. **(1)** The sulky owner, the driver, the trainer and all owners or lessees of the horse involved are RESIDENTS OF THE COMMONWEALTH OF KENTUCKY and ACTIVE MEMBERS OF KHA **and (2)** that the sulky claim is not payable under the rules of another Horsemen's association when the accident occurred.
7. The accident and damage **must be** verified by the PRESIDING JUDGE or a KHA FIELD REPRESENTATIVE (Pari-mutuel Track Representative or Regional Fair Coordinator), their signature must be on the claim form.
8. If the sulky damage is deemed repairable by the KHA and the sulky is sent for repair by the KHA, the owner of the sulky assumes the risk of loss on transport for the repair. If the sulky is lost, damaged, or destroyed during the repair or transport process, the KHA reserves the right in its sole and exclusive discretion to refuse payment on the sulky dependent upon each individual case's facts and circumstances.
9. In the event of a "Total Loss Claim", the KHA will only pay out as a total loss on a sulky if the sulky is destroyed ("cut-up") and proof of the destruction is provided to the KHA by returning an identifying piece of the sulky, preferably that portion of the sulky that contains the serial number. The KHA will only pay out on a Total Loss Claim once for any Sulky.
10. KHA Sulky Insurance is a secondary policy and will cover claims only when there is **no other** coverage **or** a primary policy limit has been reached. Other coverage may be found under a Member's private training center policy, training center general liability policy, homeowner's insurance policy, or general liability umbrella policy.

The KHA in its complete discretion reserves the right to deny a claim when it isn't possible to substantiate the claim or otherwise.