

To procure, protect and maintain membership with the Hoosier Horsemen's Association, (hereinafter called "HHA") each Owner/Customer (hereinafter called "Customer") must adhere to the following By-laws, Rules, and Regulations of HHA.

Obtaining Membership

- ◆ To be eligible for membership in the Senior Program, a Member/Horse/Pony (hereinafter called "Member") must have been enrolled in a HHA Standard Program prior to the age of 16 and be in good standing. A member's actual foal date is used to determine age.
- ◆ **The signed Standard Membership Application, on file with the HHA, will still confirm that the applicant has read and agrees to the by-laws of HHA, even though the member's coverage has been transferred to the Senior Program. Once Transfer to the Senior Program has occurred, the Rules & Regulations of the Senior Program will override any Rules & Regulations of the Standard Program originally enrolled in.**
- ◆ Enrollment in the Senior Program is always effective on the 1st day of the month following a Member's membership anniversary month.
- ◆ On a Member's membership anniversary month any Member who has been enrolled in a Standard Program for **more** than 2 years and has reached the age of 16 (foal date) is entitled to remain in the Standard Program for an additional three (3) bonus years and will be eligible for enrollment in the Senior Program at the end of the third (3rd) bonus year.
- ◆ On a Member's membership anniversary month any Member who has been enrolled in a Standard Program for **less** than 2 years and has reached the age of 16 (foal date) is eligible to enroll in a Senior Program.
- ◆ Member's currently enrolled in the \$3,000.00, \$4,000.00 or \$5,000.00 Standard Program can select any of the Benefit Coverage's available (refer to the Benefit Table).
- ◆ Member's currently enrolled in the \$1,000.00 or \$2,000.00 Standard Programs must either continue with the same Benefit Coverage or select a lower Benefit Coverage (refer to the Benefit Table)
- ◆ HHA will notify Customer's when a Member is eligible for transfer to the Senior Program. It is the Customer's responsibility to contact HHA if they wish to cancel the transfer or modify the Senior plan the Member is being transferred to. If HHA receives no communication effecting the transfer, HHA will automatically transfer the Member to the Senior Program effective the 1st day of the month following the Member's membership anniversary month.
- ◆ To qualify for membership, a Member must meet all the following qualifications:
 - ◆ A Member must be in good standing with HHA
 - ◆ A Member must have been enrolled in one to the HHA's Standard Plans prior to (16) years of age (foal date)
 - ◆ A Member must be healthy and have had regular vaccinations, worming and veterinary checks.
- ◆ **Any Customer can enroll as many Members as he/she wishes, but HHA, will not be liable for more than five (5) Member deaths or a maximum of sixteen (\$16,000.00) dollars per any one occurrence or accident regardless of the programs enrolled in.**
- ◆ There is no waiting period for accident coverage or any health related conditions when transferring to the Senior Program.
- ◆ HHA reserves the right to refuse membership and/or discontinue membership to any person for the benefit of the membership.

Maintaining Membership

- ◆ Membership in the Senior Program is limited to Four (4) years.
- ◆ A Member's account balance must remain current.
 - ◆ Annual Membership Fees (Refer to Benefit Table) are due fourteen (14) days from the date of the annual membership notice. The Member's anniversary month is the Member's original enrollment month.
 - ◆ Death Assessments Fees are due fourteen (14) days from date of the Assessment Notice.
- ◆ A Member must be kept healthy, be wormed regularly, and kept current on vaccinations as recommended by the American Association of Equine Practitioners (AAEP)

Sale or Cancellation of Member

- ◆ Members are required to notify HHA within five (5) working days of the sale or cancellation of a Member.
- ◆ The Customer is responsible for all fees assessed to a Member up to the date HHA receives notification of sale or cancellation.
- ◆ Membership Transfers are not allowed in the Senior Program.

Death of a Member

- ◆ A death of a Member must be reported immediately to HHA .
- ◆ Customer's must obtain permission from HHA for any euthanasia, except in extreme cases, where euthanasia is certified as necessary by a licensed veterinarian.
- ◆ A licensed veterinarian must performed the euthanasia.
- ◆ A licensed veterinarian must verify all deaths. **Unregistered Member's microchip or Tattoo number must be verified and listed on the Death Certificate.**
- ◆ The attending veterinarian must complete the HHA supplied Death Certificate. The completed Death Certificate must describe the cause of death and/or the justification for euthanasia. The Death Certificate must be received by HHA within five (5) working days from the reported death. If an autopsy is required, the veterinarian performing the autopsy will forward a written autopsy report to HHA. If deemed necessary, HHA reserves the right to have the deceased Member held for up to thirty-six (36) hours for verification purposes by a veterinarian or a representative of HHA's choice.
- ◆ HHA will pay benefits provided the Member was in good standing with HHA, was not destroyed for purposes of collecting benefits, death was not the direct result of any pre-existing condition not reported at the time of enrollment, and death was legal. Under no circumstances will HHA pay benefits for a death of a Member if death was by unnatural causes (malicious or willful injury by owners or agents).
- ◆ Upon the receipt of the completed veterinarian's Death Certificate, with everything being in order, HHA will process the death claim, assess the membership and schedule the death assessment collection for the next scheduled billing cycle.
- ◆ HHA will pay to the registered/legal owner, on file with HHA, the death benefit amount associated with the Death Benefit Coverage program the deceased Member was enrolled in.
- ◆ Death Benefits are paid after the HHA membership has been assessed and monies have been received.
- ◆ As a condition of membership, the Customer agrees that in the event any dispute may arise with HHA, that the Customer and HHA shall resolve any differences by way of binding arbitration. A panel of three (3) members shall be selected with the Customer and with HHA each selecting one (1) arbitrator and with HHA naming a licensed veterinarian to serve as chairman. The chairman shall have no vote in the binding arbitration decision unless a decision can not be reached. In that event, the chairman shall be entitled to make the determining vote. The Customer and HHA shall split evenly the reasonable and necessary cost and expense of the panel for their services.

Assessments for Death Claims

- ◆ Upon the death of a Member, all other members of HHA will be assessed a Death Assessment Fee based on the Benefit Coverage Program each Member is enrolled in (refer to Benefit Table).
- ◆ Customers will be notified by mail, as part of the regular scheduled billing cycle, and will have fourteen (14) calendar days from notification to send payment for the Assessment Fee(s) to HHA.
- ◆ If a Customer refuses or fails to send payment for Assessment Fee(s), said Member's benefits shall be suspended but not cancelled.
- ◆ **Failure to pay does not cancel a membership and Death Assessments are still assessed until notification of cancellation is received by the HHA office.** A Member's benefits will be reinstated, when customer pays all delinquent Assessment and Membership fees in full.
- ◆ **HHA reserves the right, to charge a Rebilling Fee for fees outstanding 14 days or more and to utilize a collection agency as the final means to recover any unpaid fees.**
- ◆ Death Benefits are paid by the death assessment fees collected from the other HHA Members.

BENEFIT COVERAGE	ANNUAL MEMBERSHIP FEE	TRANSFER FEE	DEATH ASSESSMENT FEE
\$1,000.00	\$16.50	NA	\$3.00
\$2,000.00	\$16.50	NA	\$4.50
\$2,500.00	\$22.00	NA	\$5.50

HHA is not an insurance company, but a Mutual Membership Benefit Association. HHA reserves the right to refuse membership and/or discontinue membership to any person for the benefit of the entire membership.
Rev 01/09