

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 HHA By-laws, Rules, and Regulations .

Obtaining Membership

- ◆ **To qualify for membership the Horse/Pony applicant (hereinafter called "Member") must meet all the following qualifications:**
 - ◆ Member applicant must be registered with one of the recognized Equine Breed Associations or have a microchip or tattoo number verified by a licensed veterinarian.
 - ◆ Member applicant must be one (1) year to sixteen (16) years of age based on **their actual foal date.** Unregistered Member's age must be verified by a licensed veterinarian.
 - ◆ Weanlings are considered 1 year old on January 1st regardless of their actual foal date.
 - ◆ Member applicant must be healthy, had regular vaccinations, worming, and veterinary checks.
- ◆ To apply for membership the Customer must complete the membership application form, attach a photocopy of the Member's registration papers or photos which ever is applicable, and include payment for the 1st year Membership Fee. By signing the membership application form, the Customer confirms that he/she has read and agrees to the By-laws, Rules and Regulations of HHA.
- ◆ Membership commences when all required information (outlined in the above Paragraph) is received by the HHA office. There is no waiting period for accident coverage, but there is a thirty (30) day waiting period for coverage for any health related condition.
- ◆ Membership cards are mailed within thirty(30) days.
- ◆ **Any Customer can enroll as many Members as he/she wishes, but HHA will not be liable for more than five (5) deaths or a maximum of sixteen (\$16,000.00) dollars per any one occurrence or accident regardless of programs enrolled in.**
- ◆ HHA reserves the right to refuse membership and/or discontinue membership to any person for the benefit of the entire membership.

Maintaining Membership

- ◆ Membership in the Standard Program is limited to age 16 (foal date) unless the Member is eligible for bonus years (see statement below). Any Member having reached the age of 16 (foal date) on their membership anniversary month can transfer to the Senior Program.
- ◆ A Member having reached the age of sixteen (16) years (foal date) on their membership anniversary month can qualify for three (3) additional bonus years in the Standard Program by:
 - ◆ Being a Member in good standing with HHA
 - ◆ Being enrolled in the standard program for 2 or more 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, Transfer, or Cancellation of Member

- ◆ Customers are required to notify HHA within five (5) working days of the sale, transfer or cancellation of a Member. The **Customer is responsible for all fees assessed a Member until HHA receives notification of sale, transfer or cancellation.**
- ◆ A Member's coverage can be transferred to a new owner, without interruption and without the thirty (30) day waiting period for health related conditions, by notifying HHA. Within fifteen (15) working days of ownership the new owner must,
 - ◆ Complete and send to HHA a membership application, a document proving ownership and payment of the Transfer Fee.
 - ◆ Unregistered Member's must have a licensed veterinarian verify the microchip or tattoo number.
 - ◆ Transfer of coverage is effective the date of new ownership.
 - ◆ A Member's always retains their original anniversary month.

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.

DEATH BENEFIT COVERAGE	ANNUAL MEMBERSHIP FEE	TRANSFER FEE	DEATH ASSESSMENT FEE
\$1,000.00	\$11.00	\$5.50	\$2.00
\$2,000.00	\$11.00	\$5.50	\$3.50
\$3,000.00	\$22.00	\$11.00	\$4.50
\$4,000.00	\$22.00	\$11.00	\$6.50
\$5,000.00	\$27.50	\$13.75	\$8.25

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.
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