

Recognized Riding Academy Program

Insurance Requirements

USHJA requires that Recognized Riding Academies show proof of coverage of at least \$1 million dollars per occurrence for the operation of their riding program. Insurance must be submitted during the application process and then maintained and updated annually.

Adequate proof of insurance must meet the following requirements:

- Proof of insurance must be sent in the form of a certificate of liability insurance. We are unable to accept insurance policies and declaration pages
- All certificates must be computer generated on an Acord form
- The insurance policy must be for liability insurance
- The insurance agency that represents the insured must be listed along with their contact information
- The first and last name of the individual or academy insured must be listed in the “insured” box and/or specified in the “description of operations/locations/vehicles” section
- The policy effective and expiration date must be listed and current
- The certificate of insurance must be signed by an authorized representative
- Current recognized academies have a thirty-day grace period from the date of the policy's expiration to submit an updated proof of insurance document.

If you are unsure about any of the listed requirements, please contact your insurance company.

To submit a copy of your certificate of commercial/professional liability insurance, please email the RRA Coordinator at education@ushja.org.

**Please note, personal liability insurance offered through the US Equestrian Federation membership is not an acceptable form of insurance for RRA application and maintenance requirements since it specifically excludes liability arising out of business or professional activities.

For more information on applying for recognition, click [here](#).

Contact education@ushja.org or (859) 225-6700 with any questions.