

Universal wording updates to improve clarity and intent were made to all FIG text for this form on 06/12/2009.

Section Name	Field Name	Field and/or Section Description
TITLE ACORD 408 (2007/09)	Equine Liability Supplement	The title of the form. ACORD 408, Equine Liability Supplement, is used as a supplement to ACORD 404, the Agriculture Liability Section (designed as an attachment to the ACORD 401, the basic agriculture insurance application) to capture underwriting information specific to horse operations.
IDENTIFICATION SECTION	Agency Customer ID	Enter identifier: The customer's identification number assigned by the producer (e.g. agency or brokerage).
IDENTIFICATION SECTION	Loc #:	Enter number: The producer assigned number of the location.
IDENTIFICATION SECTION	Date	Enter date: The month/day/year on which the form is completed. (MM/DD/YYYY)
IDENTIFICATION SECTION	Agency	Enter text: The full name of the producer/agency.
IDENTIFICATION SECTION	Applicant/First Named Insured	Enter text: The named insured(s) as it/they will appear on the policy declarations page.
IDENTIFICATION SECTION	Policy Number	Enter identifier: The identifier assigned by the insurer to the policy, or submission, being referenced exactly as it appears on the policy, including prefix and suffix symbols. If required for self-insurance, the self-insured license or contract number.
IDENTIFICATION SECTION	Company	Enter text: The insurer's full legal company name(s) as found in the file copy of the policy. Use the actual name of the company within the group to which the policy has been issued. This is not the insurer's group name or trade name.
IDENTIFICATION SECTION	NAIC Code	Enter code: The identification code assigned to the insurer by the NAIC.
IDENTIFICATION SECTION	Information Provided Applies to All Locations: (Y/N)	Enter Y for a "Yes" response. Input N for "No" response. Indicates if the information provided applies to all locations. As used here, if no, enter the location number at the top of the form.
SUMMARY OF HORSE OPERATIONS	Show/Pleasure/Personal Use - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for show, pleasure and / or personal use.
SUMMARY OF HORSE OPERATIONS	Show/Pleasure/Personal Use - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for show, pleasure and / or personal use.
SUMMARY OF HORSE OPERATIONS	Show/Pleasure/Personal Use - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for show, pleasure and / or personal use.
SUMMARY OF HORSE OPERATIONS	Show/Pleasure/Personal Use - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for show, pleasure and / or personal use.
SUMMARY OF HORSE OPERATIONS	Training (Race or Show) - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for training (race or show).

Section Name	Field Name	Field and/or Section Description
SUMMARY OF HORSE OPERATIONS	Training (Race or Show) -Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for training (race or show).
SUMMARY OF HORSE OPERATIONS	Training (Race or Show) - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for training (race or show).
SUMMARY OF HORSE OPERATIONS	Training (Race or Show) - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for training (race or show).
SUMMARY OF HORSE OPERATIONS	Riding Instructions - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for riding instructions.
SUMMARY OF HORSE OPERATIONS	Riding Instructions - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for riding instructions.
SUMMARY OF HORSE OPERATIONS	Riding Instructions - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for riding instructions.
SUMMARY OF HORSE OPERATIONS	Riding Instructions - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for riding instructions.
SUMMARY OF HORSE OPERATIONS	Breeding - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for breeding.
SUMMARY OF HORSE OPERATIONS	Breeding - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for breeding.
SUMMARY OF HORSE OPERATIONS	Breeding - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for breeding.
SUMMARY OF HORSE OPERATIONS	Breeding - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for breeding.
SUMMARY OF HORSE OPERATIONS	Boarded (Stall or Pasture) - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for boarded (stall or pasture).
SUMMARY OF HORSE OPERATIONS	Boarded (Stall or Pasture) - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for boarded (stall or pasture).
SUMMARY OF HORSE OPERATIONS	Boarded (Stall or Pasture) - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for boarded (stall or pasture).
SUMMARY OF HORSE OPERATIONS	Boarded (Stall or Pasture) - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for boarded (stall or pasture).
SUMMARY OF HORSE OPERATIONS	Race - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for horse racing.
SUMMARY OF HORSE OPERATIONS	Race - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for horse racing.
SUMMARY OF HORSE OPERATIONS	Race - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for horse racing.

Section Name	Field Name	Field and/or Section Description
SUMMARY OF HORSE OPERATIONS	Race - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for horse racing.
SUMMARY OF HORSE OPERATIONS	Horse Sales - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for horse sales.
SUMMARY OF HORSE OPERATIONS	Horse Sales -Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for horse sales.
SUMMARY OF HORSE OPERATIONS	Horse Sales - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for horse sales.
SUMMARY OF HORSE OPERATIONS	Horse Sales - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for horse sales.
SUMMARY OF HORSE OPERATIONS	Sale of Yearlings/Weanlings - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for sale of yearlings or weanlings.
SUMMARY OF HORSE OPERATIONS	Sale of Yearlings/Weanlings - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for sale of yearlings or weanlings.
SUMMARY OF HORSE OPERATIONS	Sale of Yearlings/Weanlings - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for sale of yearlings or weanlings.
SUMMARY OF HORSE OPERATIONS	Sale of Yearlings/Weanlings - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for sale of yearlings or weanlings.
SUMMARY OF HORSE OPERATIONS	Rentals/Trail Rides and/or Pony Rides - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for rentals, trail rides and / or pony rides.
SUMMARY OF HORSE OPERATIONS	Rentals/Trail Rides and/or Pony Rides - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for rentals, trail rides and / or pony rides.
SUMMARY OF HORSE OPERATIONS	Rentals/Trail Rides and/or Pony Rides - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for rentals, trail rides and / or pony rides.
SUMMARY OF HORSE OPERATIONS	Rentals/Trail Rides and/or Pony Rides - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for rentals, trail rides and / or pony rides.
SUMMARY OF HORSE OPERATIONS	Hay/Sleigh/Carriage Rides - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for hay, sleigh or carriage rides.
SUMMARY OF HORSE OPERATIONS	Hay/Sleigh/Carriage Rides - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for hay, sleigh or carriage rides.
SUMMARY OF HORSE OPERATIONS	Hay/Sleigh/Carriage Rides - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for hay, sleigh or carriage rides.
SUMMARY OF HORSE OPERATIONS	Hay/Sleigh/Carriage Rides - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for hay, sleigh or carriage rides.
SUMMARY OF HORSE OPERATIONS	Rodeos - Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation. As used here, this is for rodeos.

Section Name	Field Name	Field and/or Section Description
SUMMARY OF HORSE OPERATIONS	Rodeos - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation. As used here, this is for rodeos.
SUMMARY OF HORSE OPERATIONS	Rodeos - # of Owned Horses	Enter number: The number of owned horses. As used here, this is for rodeos.
SUMMARY OF HORSE OPERATIONS	Rodeos - # of Non-Owned Horses	Enter number: The number of non-owned horses. As used here, this is for rodeos.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Blank Description	Enter code: The code indicating the type of farm operations.
SUMMARY OF HORSE OPERATIONS		Enter text: The description of operations of the farm.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Blank Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Number of Owned Horses	Enter number: The number of owned horses.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Number of Non-Owned Horses	Enter number: The number of non-owned horses.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Blank Description	Enter code: The code indicating the type of farm operations.
SUMMARY OF HORSE OPERATIONS		Enter text: The description of operations of the farm.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Blank Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Number of Owned Horses	Enter number: The number of owned horses.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Number of Non-Owned Horses	Enter number: The number of non-owned horses.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Blank Description	Enter code: The code indicating the type of farm operations.
SUMMARY OF HORSE OPERATIONS		Enter text: The description of operations of the farm.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Blank Payroll	Enter amount: The amount of annual payroll generated by this type of farm operation.

Section Name	Field Name	Field and/or Section Description
SUMMARY OF HORSE OPERATIONS	Description of Operations - Receipts	Enter amount: The amount of annual receipts generated by this type of farm operation.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Number of Owned Horses	Enter number: The number of owned horses.
SUMMARY OF HORSE OPERATIONS	Description of Operations - Number of Non-Owned Horses	Enter number: The number of non-owned horses.
	Description of All Farming or Horse-Related Operations	Enter text: The description of what business each applicant performs and the way it is conducted by premises. Operations which may not be apparent in a general description of operations may be segmented by location (e.g., location #1 is a sales office in Paris, France, location #2 is a warehouse in Berlin, Germany). Include number of leased and owned premises outside of the United States. The section should be completed in enough detail to enable the underwriter to understand and classify each operation. Do not use the classification wording from the Commercial Lines Manual or Workers Compensation Manual. They do not provide adequate detail. Example: a manufacturer of pulley wheels used in sewing machines should be described as such and not as "Metal Goods Mfg. N.O.C."
RATING/UNDERWRITING	Total Stalls:	Enter number: The number of stalls.
RATING/UNDERWRITING	Monthly Boarding Rate : (\$)	Enter amount: The monthly boarding rate.
RATING/UNDERWRITING	Number of Events in Which You Participate Annually:	Enter number: The number of events in which the applicant participates in annually.
RATING/UNDERWRITING	Workers' Compensation Insurance None (checkbox)	Check the box (if applicable): Indicates the applicant / named insured does not have workers compensation insurance.
RATING/UNDERWRITING	Policy Number	Enter identifier: The identifier assigned by the insurer to the policy, or submission, being referenced exactly as it appears on the policy, including prefix and suffix symbols. If required for self-insurance, the self-insured license or contract number. As used here, this is the workers' compensation insurance policy number.
RATING/UNDERWRITING	Company Name	Enter text: The insurer's full legal company name(s) as found in the file copy of the policy. Use the actual name of the company within the group to which the policy has been issued. This is not the insurer's group name or trade name. As used here, this is the workers' compensation insurance company name.
RATING/UNDERWRITING	Pasture Fencing None (checkbox)	Check the box (if applicable): Indicates that no pasture fencing exists.
RATING/UNDERWRITING	Totally Fenced (Y/N)	Enter Y for a "Yes" response. Input N for "No" response. Indicates if all pastures are totally fenced.
RATING/UNDERWRITING	Type of Fencing	Enter text: The description of the type of fencing used.
RATING/UNDERWRITING	Fence Maintaining Schedule	Enter text: The description of the maintenance schedule for the pasture fencing.

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RATING/UNDERWRITING	Fence Condition	Enter text: The condition of the pasture fencing.
RATING/UNDERWRITING	Riding Facilities None (checkbox)	Check the box (if applicable): Indicates that there are no riding facilities.
RATING/UNDERWRITING	Indoor (check box)	Check the box (if applicable): Indicates there are inside riding facilities.
RATING/UNDERWRITING	Outdoor (checkbox)	Check the box (if applicable): Indicates there are outdoor riding facilities.
RATING/UNDERWRITING	Open Fields (checkbox)	Check the box (if applicable): Indicates the riding facilities include open fields.
RATING/UNDERWRITING	Trails (checkbox)	Check the box (if applicable): Indicates the riding facilities include trails.
RATING/UNDERWRITING	Riding Instruction None (checkbox)	Check the box (if applicable): Indicates that no riding instruction is provided.
RATING/UNDERWRITING	Annual Student Count	Enter number: The number of students provided instruction annually.
RATING/UNDERWRITING	Annual Receipts (\$)	Enter amount: The amount of annual receipts generated by the riding instruction operation.
RATING/UNDERWRITING	# of Horses Used at One Time	Enter number: The number of horses used for riding instruction at one time.
RATING/UNDERWRITING	Horse Sales - Annual Count of Horses Sold	Enter number: The number of horses sold annually.
RATING/UNDERWRITING	Horse Sales - Breeds Sold	Enter text: The breed names of the horses sold.
RATING/UNDERWRITING	Annual Public Events Conducted / Sponsored- # Events	Enter number: The number of public events conducted or sponsored annually.
RATING/UNDERWRITING	Exposure Location - On Premises (checkbox)	Check the box (if applicable): Indicates that events are held on premises.
RATING/UNDERWRITING	Exposure Location - Off Premises (checkbox)	Check the box (if applicable): Indicates that events are held off premises.
RATING/UNDERWRITING	Counts - Participants :	Enter number: The number of participants.
RATING/UNDERWRITING	Counts - Spectators:	Enter number: The number of spectators.
RATING/UNDERWRITING	Are Releases Secured From All Entrants: (Y/N)	Enter Y for a "Yes" response. Input N for "No" response. Indicates if signed releases secured from all participants.
RATING/UNDERWRITING	Tack Sales - None	Check the box (if applicable): Indicates there are no tack sales.
RATING/UNDERWRITING	Annual Receipts (\$)	Enter amount: The amount of annual receipts generated by the tack sales operation.
RATING/UNDERWRITING	Items Sold	Enter text: The description of tack items sold.
GENERAL INFORMATION	1. Do you conduct or sponsor any horse events on premises such as shows or rodeos?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do you conduct or sponsor any horse events on premises such as shows or rodeos?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.

Section Name	Field Name	Field and/or Section Description
GENERAL INFORMATION	2. Are signed releases obtained?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Are signed releases obtained?". As used here, applies to various activities including but not limited to training, test rides, hay rides, etc.
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
GENERAL INFORMATION	3. Do you post rules and/or warning signs?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do you post rules and/or warning signs?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
IDENTIFICATION SECTION	Agency Customer ID	Enter identifier: The customer's identification number assigned by the producer (e.g. agency or brokerage).
IDENTIFICATION SECTION	Loc #:	Enter number: The producer assigned number of the location.
GENERAL INFORMATION	4. Is any safety program in existence?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is there a formal safety program in existence?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation. As used here, if yes, describe program and attach any relevant information.
GENERAL INFORMATION	5. Do independent trainers or instructors operate on your premises?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do independent trainers or instructors operate on your premises?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation. As used here, if yes, enter the number of independent trainers.
GENERAL INFORMATION	5.a. Do they carry their own insurance?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do they carry their own insurance?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
GENERAL INFORMATION	5.b. Are you named an additional insured on their policy?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Are you named an additional insured on their policy?". As used here, if yes, provide a copy of the certificate of insurance obtained.
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
GENERAL INFORMATION	6. Is buyer allowed to test ride?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is buyer allowed to test ride?".

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GENERAL INFORMATION	6. Is buyer allowed to test ride in an arena?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is buyer allowed to test ride in an arena?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
GENERAL INFORMATION	6. Is buyer allowed to test ride in an open field?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is buyer allowed to test ride in an open field?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
GENERAL INFORMATION	7. Do you sell from premises other than your own?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do you sell from premises other than your own?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
GENERAL INFORMATION	8. Do you repair riding equipment for others?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do you repair riding equipment for others?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
GENERAL INFORMATION	9. Do you provide riding for the handicapped?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do you provide riding for the handicapped?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
GENERAL INFORMATION	10. Do you transport horses for others?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do you transport horses for others?".
GENERAL INFORMATION	Remarks	Enter text: An explanation of a response to a general information or underwriting question. Normally, "Yes" responses require an explanation.
REMARKS	Remarks	Enter text: The general remarks associated with the farm policy. Use this section to provide any additional information required for underwriting or rating. Attach additional sheets if more space is required.
Edition	Date	The edition identifier of the form including the form number and edition (the date is typically formatted YYYY/MM).