

DTHA

WORKERS' COMP/GENERAL LIABILITY/ACCIDENT & HEALTH PROGRAM

WORKERS' COMPENSATION

- 15% to 20% savings
- Premium based on a per stall per day basis, not payroll!
- No additional money owed after audit!
- Backed by over \$1.3 million from the purse fund to serve as collateral
- All surpluses earned from premium used towards future premium reduction
- Insured by AIG (AM Best A+)
- Brokered by MOC Insurance Service, same broker who put together California's plan

GENERAL LIABILITY

- \$1,000,000 limit
- Covers trainers from claims arising from ownership, maintenance and use of thoroughbred horses at Delaware Park

ACCIDENT AND HEALTH COVERAGE FOR THE TRAINER

- Policy covers trainers for on-track injuries up to \$500,000 of accident medical expenses subject to a \$2,500 deductible
- Includes a weekly indemnity benefit of \$200 a week for 104 weeks
- Carries a \$50,000 death benefit

