



MHRI Race Bike/Jog Cart Accident Insurance

Coverage for race bikes and jog carts.

- You are covered:
 - At Running Aces
 - Qualifying days and race days at county fair tracks in the state of Minnesota.
- Damage must be from a horse related incident.
- The accident report (claim form) must be filled out completely.
 - Claim forms can be found in the MHRI office and on our website.
- A board member must inspect the bike or photos must be submitted to MHRI.
- All owners, the trainer, and the driver of the horse at the time of incident must be members of the MHRI.
- A claim must be reported to MHRI within 7 days of the incident.
- Claims for damage will be paid using the following schedule:

Sulky/Jog cart value	Reimbursement amount
Up to \$4,000	Up to \$1,750
Up to \$3,000	Up to \$1,300
Up to \$2,000	Up to \$850
Wheels	Up to \$300/wheel