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## **Insurance & Security Provisions (Effective 1-2011)**

1. 302 maintains a comprehensive commercial general liability insurance policy with Equisure, which is endorsed by the USPA. 302 maintains a copy of this policy in our business office.
2. 302 follows a customary procedure for having each tournament participant endorsing the "302 Release of Liability" forms ([www.302polo.com/policy.shtml](http://www.302polo.com/policy.shtml)). 302 lists numerous field locations on these releases signed by each of the players.
3. 302 follows *limited* security procedures for the late afternoon polo games on Friday and on Sunday. In the event that 302 organizes a polo game to be held on a late afternoon Friday or Sunday, then the following procedures will be followed:
  - a. 302 hires a 3<sup>rd</sup> party licensed & insured vendor ("Bar Vendor") to manage the bar services offered during these polo matches. The license to offer beer, wine, and liquor resides with Palmetto Package.
  - b. 302 instructs employees of the Bar Vendor to verify the age of individuals approaching the bar for alcohol, and has further instructed employees of the Bar Vendor not to continue to serve any individual they believe to be overly intoxicated, or otherwise over served.
  - c. 302 instructs the Bar Vendor to close the bar approximately 90 minutes after the conclusion of the polo game.
  - d. 302 hired a private security company to place at least one identifiable security officer at the late afternoon Friday and Sunday polo games. The purpose of this security service is to ensure the orderly exit of polo spectators, players, and support staff from the location where the game took place. If necessary, this security service may contact the police or other emergency services to aid in this effort. The security service may arrange taxi or alternative transportation for individuals who are unable to safely drive themselves.
  - e. 302 recommends to each field owner that they adequately post signage which affords certain protections under South Carolina Law:

**Under South Carolina law, an equine activity sponsor or equine professional is not liable for an injury to or the death of a participant in an equine activity resulting from an inherent risk of equine activity, pursuant to Article 7, Chapter 9 of Title 47, Code of Laws of South Carolina, 1976.**