Owners of the involved horse and the sulky owner must be members of the Maine Harness Horsemen’s Association (MHHA). Jog carts are not covered under this program. Each sulky must be individually covered.

Procedure:
- Individual Sulky Program Application forms and individual sulky program costs must be received at the MHHA prior to incident.
- Following an incident, you must complete the accident reimbursement form and have that form signed either by the Paddock Judge, a Board Member of the MHHA, or the Executive Director of the MHHA. The sulky must not be removed from the paddock area without the signed form or the right for reimbursement will be forfeited.
- The sulky is eligible for coverage when engaged with a horse in the paddock area or on the track and the incident occurs when the sulky is being used in a qualifying event or official race on the day of the incident.
- Once the sulky has been inspected, the sulky must then be repaired or an estimate of damage must be completed by the manufacturer or an approved appraiser. The bill or estimate, along with the sulky reimbursement form, must then be submitted to the MHHA for approval of reimbursement.
- The sulky coverage is only covered in the State of Maine.
- Only the maximum reimbursement amount may be paid out per sulky in a calendar year.
- After the last pari-mutual agricultural fair (Fryeburg Fair), all sulky premiums will be subject to a 25% discount.
- If the sulky is unrepairable and the maximum reimbursement is paid the sulky will become the property of MHHA.

Program costs
- There will be a $50.00 charge prior to reimbursement.

Individual sulky rates
- $501 to $1,000 = costs $50
- $1,001 to $1,500 = costs $100
- $1,501 to $2,000 = costs $150
- $2,001 to $2,500 = costs $200
- $2,501 to $3,000 = costs $250
- $3,001 to $4,500 = costs $300

The MHHA will determine the sulky’s value.

The MHHA is not responsible for incidents which occur due to a manufacturer’s defect.