



FACT SHEET

Equine Mortality

The Equine Mortality Policy provides protection of your investment. This policy pays you a stated amount should your animal die or need to be destroyed for any humane reason. The standard policy covers your animal anywhere in the continental United States and while in transit. Coverage is available for animals that travel outside of the country at an additional cost. Coverage can be provided on a 'full' or a named perils basis.

The full mortality policy can also be endorsed to include Medical/Surgical coverage with limits up to \$15,000, Surgical Only, Guaranteed Extension, Agreed Value, Loss of Use, Accidental Loss of Use or Air Transit Coverage.

Riding Clubs

Coverage is designed to insure the club, and its members, for sums they become legally obligated to pay for bodily injury and property damage resulting from club activities.

Farm Owners Coverage

Your current farm owners or homeowners policy may specifically exclude horses. We offer property and liability coverage anywhere in the continental United States. Whether you have a small pleasure farm or a large training operation, we can customize a policy to cover your specific needs. Your customized policy may include: your home and its contents, barns and out buildings, farm personal property, farm extra expense, farm and personal liability exposures along with liability associated with buying, selling, breeding, boarding and training horses.



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Farm Umbrella

This policy provides excess coverage in a specific amount to supplement the limits of your farm, personal, commercial and auto liability coverages. Coverage is available to individuals or partnerships.

General Liability

This is a vital protection for trainers and riding instructors. The policy covers bodily injury and property damage for which you are held liable due to your horse related activities.

Do you need General Liability Insurance? If you are in the business of boarding horses, training horses, providing riding instruction, if you hold horse shows or clinics, or if you breed or sell horses the answer is YES. AssuredPartners NL offers General Liability coverage specifically designed for equine professionals. This policy covers you if you should become legally obligated to pay for third party loss due to bodily injury or property damage arising out of your equine operation.

Potential Exposures Include:

- A boarded horse gets loose and is struck by a vehicle causing injury or death to occupants and/or damage to the vehicle
- A student that you are instructing is thrown off or is injured by the horse
- A student is injured while attending a day camp or clinic
- A spectator at a show is injured by your horse while you are walking to the arena

In any of these scenarios, you could become LEGALLY obligated to pay for damages to a third party. Most homeowner or farmowner policies specifically exclude horse exposures or commercial / business pursuits. Without Equine General Liability you would be forced to pay the damages and legal expenses out of your own pocket. The equine general liability coverage can be written as a stand alone policy or it can be included as part of a farmowner policy.



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Care, Custody or Control

Most people assume that their general liability policy will cover them if the owner of a horse that dies or is injured in their care sues them. However, this type of legal liability is excluded from most standard general liability policies. This policy is specifically designed to cover sums you are legally obligated to pay arising out of the Injury, death or theft of any non-owned horse in your care, custody or control. Defense costs are also included.

Do you need care, custody or control coverage? If you are in the business of boarding, training, or breeding non-owned horses then the answer is YES.

Did you know that most general liability policies specifically exclude coverage for death or injury to a non-owned horse in your care, custody, or control?

AssuredPartners NL offers a policy that will cover you if you become legally obligated to pay for a loss caused by the death, injury, or theft of any non-owned horse in your care.

Potential Exposures Include:

- A non-owned horse in your care is struck and killed by a vehicle after escaping from your paddock, barn or field
- A non-owned horse dies in an accident while being transported by you
- A non-owned horse gets loose during training and injures itself
- A fire in your barn destroys several non-owned horses

In the event of any of the above scenarios, you may become LEGALLY obligated to pay for the death or injury of the non-owned horse. Your general liability policy would not provide coverage. Without a Care, Custody or Control policy, you may be forced to pay the loss and any legal costs through your own means.



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Pleasure and Show Horse Owners Liability

This policy is designed to cover horse owners who are not personally involved in the commercial business of training, racing, breeding or boarding non-owned horses. The horse owner's liability policy provides coverage for bodily injury or property damage arising from your animal. Limits are available up to \$1,000,000.