



# Horse & Farm Division

Markel's Horse & Farm division insures horse, farm, and outdoor risks on a wholesale, retail, and direct basis. We have been developing and providing innovative insurance products for over 40 years and are known as "the insurance company with horse sense." Many of our associates were horse owners long before they became involved in the insurance industry.

Markel is the official insurance sponsor for:

- American Paint Horse Association (APHA)
- American Quarter Horse Association (AQHA)
- American Riding Instructors Association (ARIA)
- Arabian Horse Association (AHA)
- National Reining Horse Association (NRHA)
- North American Riding for the Handicapped Association (NARHA)
- USEF/Markel Young Horse Dressage Program

**Contact** Linda Lee, *Marketing Manager*

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## ***Farm Property & Liability***

### **Target Classes**

- Horse clinics
- Horse trainers and riding instructors (independent and contracted)
- Boarding/breeding/racing/training facilities
- Riding schools
- College riding programs
- Private horse owners
- Farriers (blacksmiths)
- Riding clubs
- Show animal clubs
- Horse farms
- Cattle farms (no dairy)
- Alpaca & llama farms

### **Coverage Highlights**

- Monoline commercial equine liability
- Farm package policy
- Commercial auto
- Care, custody and control liability via endorsement
- Commercial excess/umbrella liability
- Broadened enhancement form
- Equipment breakdown

**Sustainable Farm  
Program**

**Target Classes**

- Small, local farms that produce pesticide-free food
- Community Supported Agriculture (CSA) operations acceptable

**Coverage Highlights**

- Farm package
- Dwelling coverage
- New policy enhancement form available
- Equipment breakdown
- Limited loss of income coverage
- Aggregate limits three times the occurrence limit
- Products liability including direct sales to consumers
- Personal liability
- Increased medical payments
- Commercial auto
- Commercial excess/umbrella liability

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# Markel Insurance Company

4600 Cox Road  
Glen Allen, VA 23060  
www.markelinsurance.com  
800-431-1270

**A.M. Best rating**

A (Excellent)

**Fitch rating**

A (High)

Markel Insurance Company is a wholly owned subsidiary of Markel Corporation. We are admitted and licensed to underwrite property and casualty niche programs, accident and health (including sports liability and student accident), and equine insurance (including horse farms and riding/show animal clubs) in all states except Hawaii.

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# Markel Corporation

4521 Highwoods Parkway  
Glen Allen, VA 23060  
www.markelcorp.com  
800-446-6671

Markel Corporation is an international property and casualty insurance holding company headquartered in Richmond, Virginia, that markets and underwrites specialty insurance products and programs to a variety of niche markets. Our specialty product focus and niche market strategy enable us to develop expertise and specialized market knowledge. We seek to differentiate ourselves from competitors by our expertise, service, continuity, and other value-based considerations.