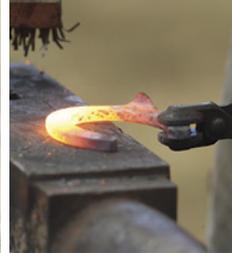




# More than just a policy

*Horse and farm insurance  
you can count on*





# The Markel difference

**Commitment | Dedication | Protection | Service**

Markel Specialty's Agriculture Division has over 50 years of expertise insuring horses and horse-related businesses. We believe in choices and seek to differentiate ourselves from competitors with our knowledge, service, continuity and other value-based considerations. The Markel Style, coupled with the long-term relationships and commitments to the horse industry, allow us to remain close to the customer and fulfill specialized personal and commercial insurance needs. We have a network of over 30 exclusive horse insurance agents with a lifetime of horse experience in specific breeds and/or disciplines backed by a team of Markel associates solely focused on horse and farm.

## **Provide insurance solutions for:**

- Horse farms and ranches
- Boarding, breeding and training facilities
- Cattle and dairy farms
- Commercial horse operations
- Farriers/blacksmiths
- Horse associations and clubs
- Horse shows
- Horse trainers
- Private horse owners
- Riding instructors

Markel Corporation (NYSE – MKL) is a holding company for insurance, reinsurance, and investment operations around the world. Headquartered in Richmond, Virginia and founded in 1930, Markel reports its ongoing underwriting operations in three segments. Our financial goals are to earn consistent underwriting and operating profits and superior investment returns to build shareholder value. | [markelcorp.com](https://www.markelcorp.com)

Markel Specialty is dedicated to delivering customer service in extraordinary and memorable ways that sets Markel apart from its competitors. Insurance products are reviewed and refined to make certain they are meeting the distinct needs of the marketplace. Other competitive advantages include the risk management expertise shared with agents and policyholders as well as the company's financial strength. Independent rating agencies provide detailed reviews of operating results, capital and risk ratios, reserves and other financial results for Markel. | [markelinsurance.com](https://www.markelinsurance.com)

## Mortality insurance

For a horse owner, the loss of a beloved animal can be devastating both emotionally and financially. While equine mortality insurance can't diminish the grief of losing a horse, it can help to soften the economic impact.

All risk mortality and theft is a comprehensive policy that reimburses you for the death, theft and humane destruction of your horse. Our policies are agreed value, and you may select either full mortality and theft, or specified perils coverage. Specified perils coverage (also known as "Named Perils" or "Restricted Perils") covers your horse for death, theft or humane destruction caused by specified perils listed in the policy, including but not limited to fire, lightning, earthquakes, electrocution, drowning, transit risks and attack by wild animals. It is important to note a specified perils policy does not cover your horse for death due to illness or disease.

Obtain an insurance quote and purchase online at [markelhorseandfarm.com](http://markelhorseandfarm.com).

### Coverage highlights

- 24 hours/7 days a week claims service
- No vet certificate required for horses valued under \$50,000 and with no pre-existing health conditions.
- Medical/Surgical and surgical only plans
- Emergency colic surgery expense (\$2,500 limit) added at no additional charge with additional buy up options
- Private horse owner liability coverage can be added for an additional charge
- 90-day extension clause
- Guaranteed renewal coverage added at no additional charge

Large scheduled policies with deductibles are available, as well as other equine coverages, such as:

- Transit
- Prospective foal
- Stallion infertility
- Limited permanent disability

Contact a Markel representative for more information.



## Farm and liability

Today's equine farm owners are exposed to many elements that require a comprehensive insurance policy to meet their insurance needs.

### Dwelling coverage

Applicable to owner-occupied and employee occupied dwellings.

Replacement cost is included when the dwelling structure is insured to 80% or more of replacement cost value.

### Equipment coverage

Scheduled or blanket equipment coverage available for farm risks. Equipment valuation is offered at actual cash value.

### Farm structure coverage

Protection for many types of farm structures can be scheduled on your policy. Replacement cost or actual cash value can be provided based on insurance to value requirements.

### Highlights and enhancements

- Basic, Broad or Special causes of loss
- Various property deductibles available
- Personal liability available for owner occupied dwellings
- Disruption of farming (loss of income due to covered cause of loss to a stable or barn)
- Livestock coverage (named perils up to \$2,000 per head)
- Scheduled personal property (jewelry, fine arts, guns, sports equipment, etc.)
- Animal collision
- Systems breakdown
- Crime
- Employee benefits
- Chemical drift
- Ag Essential or Ag Premier property enhancements
  - Increased sub-limits for property coverages
  - Increased pollutant clean-up coverage (\$25,000)
  - Green coverage (\$5,000)
  - Water back-up endorsement
  - New construction increased limits

### Liability coverage

Tailored to meet your ever-growing exposures, we have the ability to blend a custom policy for your personal and commercial needs. This policy can offer limits up to \$1 million per occurrence/ \$3 million aggregate. Per occurrence is the maximum amount paid on a covered individual claim. Aggregate is the maximum amount paid on all covered claims combined, within the policy period.

### Highlights and enhancements

- Commercial general liability coverage applies on and off premises in the U.S., Canada, and U.S. Territories
- Limited professional liability coverage for horse trainers, riding instructors, and clinicians
- No liability deductible
- Defense cost paid in excess of policy limit
- Increased medical payments
- Additional insured – when required by written contract or agreement
- Waiver of transfer of rights of recovery against others to us
- Ask about our member association credit available on commercial equine and farrier liability policies

### Ineligible risks

- Agritainment
- Public trail rides
- Petting zoo
- Carriage rides
- Hay/wagon/sleigh rides



## Additional coverages

### Care, custody and control coverage

Owning your own horse is a significant emotional and financial investment.

Accepting the responsibility of caring for someone else's cherished and valuable animal is also no small task. Since standard insurers don't fully understand the risks you undertake when caring for the horses of others, most general liability policies don't include this special coverage. That's why the extra protection of this optional coverage is so important. With care, custody and control, you're covered if an animal you do not own in your care is injured, becomes ill or dies, and you are found negligent. This does not apply to horses you own or lease. Mortality insurance is designed for those needs.

Available by endorsement to your general liability or farm package policy, care, custody, and control provides:

- a. Defense and court costs for litigation, and payment for judgments up to the aggregate policy amount (per animal limit applies)
- b. \$10,000 liability limit for non-owned horse equipment
- c. No deductible applies

### Automobile coverage

Auto coverage blends commercial and personal vehicles on one policy. The auto policy provides coverage for owned, leased, non-owned and hired vehicles.

An Auto Plus Extension is available and provides extended coverage for hired physical damage and rental reimbursement (private passenger vehicles).

### Excess liability

Excess liability is additional coverage providing extra protection against catastrophic events. Limits can be quoted from \$1,000,000 to \$10,000,000.

## Claims

Our Claims department is a premier equine claims handling organization that is committed to providing superior customer service to policy holders and business partners. We are focused on being specialists in the programs we write and strive to efficiently and effectively handle claims.

# Markel has you covered

Insurance products and services are offered through Markel Specialty, a business division of Markel Service Incorporated. Policies are written by one or more Markel insurance companies. Terms and conditions for rate and coverage may vary.

Ready for a quote?

 [markelhorseandfarm.com](http://markelhorseandfarm.com)  [/markelhorse](https://www.facebook.com/markelhorse)  888-662-7535

