

Farm package



Markel is the innovator of horse farm insurance. And ever since we brought our first package to market about 50 years ago, we've enhanced our products and services to meet your changing needs. Markel offers you more than superlative protection; you can depend on an unmatched record of experience, expertise, and commitment that have made us the leading name in equine insurance.

When your business is the target of a lawsuit, money isn't the only thing that's at stake. Your reputation is on the line, too. Markel insurance professionals have years of experience handling equine liability claims. They'll ensure that a claim against you is resolved fairly, with consideration for all parties involved.

Coverage for:

- Personal dwelling, farm-related buildings (barns, stables, hay sheds, arenas), farm personal property for farm machinery, tack, equipment, hay and feed, replacement cost available on buildings and household contents
- On and off premises operations, such as boarding, breeding, riding instruction, training, racing and horse shows

Coverage and limits highlights

- Up to \$1 million liability limit available
- Personal liability available for owner occupied dwellings
- Choose from basic, broad, or special coverage options for all property
- Various property deductibles available
- Increased limits available for contents and loss of use based on value of dwelling
- Liability limits of \$300,000 to \$1 million
- General liability aggregate limits are 3 times the liability per occurrence limit
- Commercial general liability coverage applies on and off premises in the U.S, Canada, and U.S. territories
- Provides bodily injury and property damage limits
- Fire legal liability \$100,000 (in most states)
- Medical payments \$5,000
- Limited professional liability coverage for horse trainers, riding instructors, and clinicians
- Personal/advertising injury included
- Products/completed operations included
- No liability deductible
- Defense cost paid in excess of policy limit
- ATV/golf cart coverage available for equine operations
- Participants coverage for horse shows
- Horse sales coverage
- 10% liability credit for approved national association memberships

Optional coverages

- 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)
- Coverage for scheduled jewelry, fine art, guns, sports equipment, etc.
- Animal collision
- Systems breakdown
- Sign and entrance gate coverage up to \$5,000
- Excess and umbrella liability (with limits up to \$10 million)



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. And 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 Markel's optional care, custody and control (CC&C) coverage is so important. With CC&C, you're covered if an animal 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. CC&C provides:

- a) Defense and court costs for litigation, and payment for judgements up to the aggregate policy amount (per animal limit applies)
- b) \$10,000 liability limit for non-owned horse equipment
- c) No deductible applies
- d) Available by endorsement to your general liability or Farm policy

NOTE: Not all coverages are available in all states.

For more information:

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