

Farrier Insurance Program



Why Take a Chance?

Markel has specially designed an affordable Farrier's Insurance Program just for you. Rated "A Excellent" by A.M. Best, Markel has provided insurance coverages for horses and horse related risks for over 50 years.

The costs of a legal defense today can be devastating, even if you are found innocent. Without proper coverage, a jury award could be the end of your business. The Farrier's Insurance Program covers you on or off your premises for a broad range of possibilities, which could result in a lawsuit against you, or a judgement that finds you liable for damages.

What kind of protection does the Farrier's Insurance Program provide? If a person, other than an employee, is injured on your premises or as a result of your business activities, you are covered. If property, except for a horse, is damaged because of your negligence, you are covered. You are protected for claims against products you sell or work you have performed. If a horse is injured or dies, due to your negligence, while in your care, custody & control, you are covered up to certain limits spelled out in the policy. In addition, your equipment and supplies are covered against loss or damage!

Markel can customize a package policy to include your home and farrier rig. AAPF and AFA members are eligible for a 10% association credit. If you are an AAPF accredited farrier (AF or APF designations) you may receive an additional discount.

General Liability (including legal defense costs outside the limits):

Limits of \$300,000 CSL, \$500,000 CSL or \$1,000,000 CSL per occurrence

- On and Off Premises - protection against claims made and legal judgements rendered against you and your business due to bodily injury or property damage caused by your farrier activities, regardless of where the claim occurred
(Workers comp coverage not covered.)
- Completed Operations - coverage for claims and legal judgements due to bodily injury or property damage caused by work you have performed (i.e. a shoe comes off two or three days after it is put on, resulting in injuries to the horse and rider)

Care, Custody & Control Liability

Standard limits of \$5,000, \$10,000 or \$25,000 per horse (higher limits available)

This important benefit picks up coverage for injury to any non-owned horse as a result of your negligence as Farrier, while the horse is in your care, custody & control.

Equipment and Supplies Floater

Standard limits of \$1,000, \$2,500 or \$5,000 with a \$500 deductible per claim

This coverage provides protection for loss or damage to your transportable inventory of horse shoes, tools and supplies that are used in connection with your farrier practice. Theft is covered, but refer to the policy for specific details on other perils covered.

Commercial Auto

This coverage is available to include stated amount valuation for your trucks and rigs, allowing the actual cash value to include the increased limits on the customized additions/modifications of your vehicle. Personal use of vehicle can also be included.

*Rates and coverages may vary by state. Refer to the policy for complete terms and provisions.



(800) 842-5024

www.farriersinsurance.com

