

Commercial equine liability



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.

Equine liability insurance is indispensable for anyone with a horse-related business. In today's litigious society, protection against liability claims is an utmost necessity. Even with waivers and state laws designed to limit or control liabilities, commercial equine operations are vulnerable. And win or lose, a lawsuit will cost you something. That's why if you...

- board, breed, race or train horses
- give riding instruction
- conduct these activities on rented premises
- own an equine facility protected by property insurance, but not liability insurance

...you need Markel's commercial equine liability coverage.

Coverage for:

- Equine boarding, breeding, riding instruction, training and racing facilities, horse shows and sales

Coverage and limits highlights

- 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 at no charge (in most states)
- Medical payments \$5,000
- Limited professional liability coverage for horse, 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
- 10% liability credit for approved national association memberships

Other optional coverages

- Owned tack and saddlery
- Excess and umbrella liability (with limits up to \$10 million)
- International liability (covers horses taken outside the continental U.S. to specified countries for shows, exhibitions, etc.)

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:

Website: www.horseinsurance.com

Call: 800-446-7925

Email: horseinsurance@markelcorp.com

 facebook.com/MarkelHorse

