

Care, Custody or Control Policy



ASSURANT
Specialty
Property

**American Bankers
Insurance Company of Florida**



High Level of Trust, Industry Expertise and Unwavering Commitment

The Equine Care, Custody or Control insurance is an essential coverage for all horse operations which involve non-owned horses, including boarding, breeding and training. A Standard General Liability Insurance Policy excludes coverage for personal property (horses are an example) in your Care, Custody or Control. This coverage fills this void by promising to pay all sums you are legally obligated to pay for damage to non-owned horses in your Care, Custody or Control. This coverage does not apply to horses that you own or lease.

Your policy will cover up to the chosen policy limits for the injury, theft or death of the horses in your Care, Custody or Control. Policy limits are available up to \$500,000 per horse and \$1,000,000 maximum loss per policy year.

With Care, Custody or Control, you are protected against: Legal liability resulting from injury to or death of non-owned horses in your care, custody or control and the cost to defend any suit alleging injury to or death of nonowned horses in your care, custody or control.

You are eligible for this program if you own or lease a farm that boards horses belonging to others and your farm employs a normal standard of care (normal standard of care includes but is not limited to 24-hour supervision, proper maintenance, adequate and safe construction). You may also be eligible for this program if you operate a horse boarding or training facility as an independent contractor.

The coverages described in this brochure are summarized and subject to the terms, conditions and exclusion printed in the policy. Refer to the policy form for specifics on coverages and limits. Also, all coverages are subject to state law, which may vary materially from stated information. In providing this material, Assurant Specialty Property and/or affiliates and subsidiaries assumes no liability beyond that provided under the terms, limits and conditions of the insurance policies it has issued. This program may not be approved in every state.