



# Berkley Equine & Cattle<sup>SM</sup>

| a Berkley Company

## Equine Liability & Farm Insurance

“ In our litigious society, equine insurance is more important than ever. Equine activity liability acts exist in most states to limit liabilities for horse owners, but they don't eliminate them. By selecting an insurer that truly understands your business, you can help protect yourself. ”

- Julie Fershtman, Shareholder & Equine Law Attorney, Foster Swift Collins & Smith

### The Risks of Ownership

Whether horses are your business or your pastime, you know the joy they bring to many lives, and yet their unpredictable nature can also be the source of much anxiety over potential lawsuits. Because homeowners insurance is often insufficient for horse related exposures, you could be left footing the bill for unforeseen circumstances. As the owner, you should have confidence that your hard-earned assets will not be in jeopardy.



### We Can Help

Though many companies can offer you a farm policy, we specialize in the unique risks of equine liability and farm property.

Our focus is protecting horse farms in the business of breeding, boarding and training horses as well as those giving horse riding instruction and operating horse shows or clinics. Contact our appointed agent today to find out if your farm is eligible and to determine the best coverage.

### The Top Choice

- **Experienced:** Our dedicated underwriters average over 20 years working specifically with equine operations.
- **Affordable:** Various installment plans and online payment options are available to make paying bills easier and more manageable.
- **Reliable:** Our claims service provider responds to claims 24/7. Policies are underwritten on behalf of StarNet Insurance Company and Gemini Insurance Company, rated A+ by A. M. Best Company and members of W. R. Berkley Corporation, a Fortune 500 company.



Without proper coverage, you may have to pay out of pocket in a scenario similar to those described below. Legal costs and expenses pose an additional burden. Let us help you. Our equine experts work to simplify the insurance buying process by crafting a policy specifically for the needs of equine and farm owners like you.

Determine The Right Coverages	Do you own one or more horses?	Do you board, breed or train horses owned by others?	Do you give horse riding instruction as part of your farm business, or are you an independent instructor that only gives horse riding lessons?	Does your property coverage include saddles and tack?
Consider These Scenarios	Your horse escapes and is struck by a car, destroying the vehicle and harming its passengers.	A fire in your stable kills several horses owned by clients and you are found legally liable.	While giving a riding lesson, your student falls from the horse injuring themselves.	While at a horse show, your saddle and tack are stolen.
What You Need	<b>General Liability</b> – Covers claims brought against you by third parties for bodily injury or property damage.	<b>Care, Custody &amp; Control</b> – Provides protection in the event that someone else's animal, for which you are responsible, dies or is injured.	<b>Equine Liability</b> – Responds with a defense in the event a lawsuit is brought against you by the injured party. If you are found to be liable for the injury by a judge or jury, the policy can pay for the judgment rendered against you by the court up to your policy limits.	<b>Property</b> – Saddles and Tack can be covered as Farm Personal Property, with coverage extending off an insured location anywhere in the United States and Canada. Coverage is also available for Barns, Farm Dwellings, Household Property and Additional Living Expense.
How To Buy	Purchase liability coverage on its own or make it a package with property coverage. You can request additional liability coverage options such as Care, Custody or Control or Equestrian Professional Liability endorsement. It is important to discuss all coverages with your agent and to review your coverage needs at each renewal. Contact your agent today for more coverage details including terms, limits and costs or visit <a href="http://berkleyequine.com">berkleyequine.com</a> to learn more.			

### No Horsing Around: Tips To Help Reduce Premium & Risk

- Adhere to state specific equine statute requirements for signs, warning notices and release waivers
- Implement proper equine and barn safety procedures
- Execute routine maintenance and replacement of plumbing, electrical wirings, heating and roofs
- Be prepared and have a plan in the event of a fire or natural disaster.

Contact your agent today for more coverage details or visit [berkleyequine.com](http://berkleyequine.com) to learn more.