



Equine Insurance Specialists, LLC

PO Box 12440
Lexington, KY 40583-2440

TEL (800) 723-9414
FAX (866) 207-6953
mortality@insureyourhorse.com

BERKLEY EQUINE & CATTLE

Submission Instructions:

Thank you for your interest in our mortality insurance program from Berkley Equine & Cattle. In order to secure mortality coverage, please complete the **Mortality Application** and **Statement of Health** forms. This signed **Statement of Health** will serve as the declaration that your horse is healthy and sound. See the "Binding Requirements" below for a list of other items that may be necessary in order to begin coverage.

Email or fax everything back to Equine Insurance Specialists along with the **desired billing option**. Assuming the application, valuation / health documentation are in order, coverage will be requested bound effective on the date we receive all of the application documents, or any later date you designate. You will be contacted by email once coverage has been bound.

Please don't hesitate to call us at 800-723-9414 if have any questions. Coverage will be placed with Berkley Equine & Cattle. Berkley Equine & Cattle carries an A.M. Best rating of A+ (Superior). Thank you again for your interest! We look forward to placing your equine mortality insurance coverage.

Binding Requirements:

- a. The **Mortality Application** and **Statement of Health** will need to be completed, signed / dated by you no more than 30 days before the desired effective date.
- b. If animal is not tattooed or registered with a breed association, two photos, one of each side of the animal, are required.
- c. A **Vet Exam** completed no more than 30 days before the desired effective date will be required on all horses insured for more than \$100,000; animals under three months or over 15 years of age, racing use or those that have had a major health problem within the last twelve months.
- d. **Justification of Value** is required for all horses covered for more than their purchase price, as well as any horse insured for more than \$100,000.
- e. For leased horses, please provide a copy of your lease agreement as well as the name and address of the lessor.
- f. For financed horses, please provide the name and address of the lienholder.
- g. The **desired billing method** must accompany your submission in order to request coverage bound. Send no money with the application. You will be billed according to the billing frequency selected.

Billing Options (down payment and installments billed by Berkley Equine & Cattle)

- Direct Bill – Full Payment (100% down payment) Renewal to be billed by carrier.
- Direct Bill – Two Payment (50% down payment, 50% at 3 months).
- Direct Bill – Three Payment (40% down payment, 30% at 3 and 6 months).
- Direct Bill – Four Payment (25% down payment, 25% due at 2, 4 & 6 months - \$1,000 minimum premium required for this option).
- Direct Bill – Five Payment (35% down payment, 20% due at 2 months, 15% due at 4, 6 & 7 months - \$2,500 minimum premium required for this option.)
- Direct Bill – Six Payment (35% down payment, 20% due at 2 months, 15% due at 4 months and 10% due at 5, 6 & 7 months - \$2,500 minimum premium required for this option.)

Sincerely,

Equine Insurance Specialists

Lexington, Kentucky | Wellington, Florida
Tel: 800 723-9414 | Fax: 866 207-6953
www.insureyourhorse.com

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Submission Instructions, continued:

Supplemental Instructions for Insurance Brokers:

- a. Send no payment with your submission. The insured will be billed according to the billing option selected. Commission will be paid to you as it is received from the insurance company.
- b. If you are not currently appointed to do business with Equine Insurance Specialists, please complete and return an [E-100 Sub-Producer Appointment Application](#) along with your submission. Be sure to include the following documents: W-9, current certificate of E&O insurance and a copy of your P&C license for the state in which your account is located.

