

TAILORED BREED PROTECTION



# *Equine*

I N S U R A N C E



100% REINSURED BY CERTAIN  
UNDERWRITERS AT **LLOYDS OF LONDON**



# TAILORED

## EQUINE PROTECTION

### POLICY BENEFITS

### EQUINE INSURANCE:

Whether you depend on your stable for business, train them professionally or you simply have a passion for horses, we understand the dedication and commitment involved in raising such animals. You need an insurance policy designed to ensure the well-being of your horse. But also flexible enough to match your precise needs as an owner.

UP TO: **USD \$5,000,000**

### TYPES OF HORSES

- Thoroughbreds
- Standardbreds
- Quarter Horses
- Sport Horses
- Hunter Jumpers
- Show and Leisure Horses
- Western Horses

- Equine mortality
- Theft
- Transit
- Loss of use
- Liability
- Stallion permanent disability
- Stallion infertility
- Major medical / Veterinary fees
- Emergency colic surgery
- Barrenness / Prospective foal
- Semen storage



We work with some of the top underwriters and claims professionals in the horse industry. Our team of equine specialists have first hand knowledge of horses and the necessary field experience to handle any claim.

Your horse is as much a personal investment as it is a financial one. Do not be caught off guard by an unexpected loss; make sure your horse is covered against a range of risks including death and sickness.

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## COVERAGE SUMMARY:

### EQUINE MORTALITY

Death as a result of injury, illness, or disease. Other specified perils include accident, fire, lightning, windstorm, hail, and more.

### THEFT

Usually included with the mortality benefit. Covers loss or death due to theft.

### EMERGENCY COLIC SURGERY

Cost of colic surgery, in addition to other related expenses (post-op hospital care, vet fees, and medications).

### MAJOR MEDICAL/SURGICAL EXPENSE

Medical and surgical expenses due to accident, injury, illness or disease.

### STALLION INFERTILITY

Stallion becomes permanently incapable of settling mares in foal as a result of accident, sickness or disease.

### STALLION AVAILABILITY

Stallion is unable to cover the mare for breeding as a result of death, disablement, illness, or disease.

### BARRENNESS COVERAGE

Coverage in the event the Mare is unable to conceive. Usually written in conjunction with the Prospective Foal benefit.

### PROSPECTIVE FOAL

Covers the breeding expenses if Mare does not give birth. Covers the live foal for a specified period of time after birth. Mare that is declared in foal at least 42 days.

### LOSS OF USE

Protects the owner if the horse becomes injured or ill and cannot fulfill its duties or insured use.

### GENERAL LIABILITY

Covers the legal, defense, and judgement in the event you are sued for injury or property damage by a third party.

### TERRITORY EXTENSION

Extends mortality coverage to include international transportation or travel to and from other approved countries.

### POLICY RENEWAL PROTECTION

Coverage is renewed without an updated veterinarian's health certificate, animals must be insured for the same use as the original policy.

Safe  
Guard

YOUR INVESTMENT

AND ENSURE **YOUR LIFESTYLE**



# REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

## Lloyd's Financial Market Ratings

**A<sup>+</sup>**

STANDARDS & POOR'S A+ (Strong)  
FITCH RATINGS A+ (Strong)

**A**

A.M BEST A (EXCELENT)





## CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN  
UNDERWRITERS AT **LLOYD'S OF LONDON**

ADMINISTERED BY :  
**ATLAS UNDERWRITERS**  
United States, FL 33325