

## Product Information Sheet

# Equine

### Overview

Horse Owners, Equestrian Centres, Horse Trainers, Riding Instructors, Horse Breeders, Horse Clubs, Tour Guides, Dude Ranches, Trail Rides, Farriers, and many other equestrian type risks.

### Coverages

#### Commercial General Liability

- Provides coverage if you are sued by a third party who is injured or whose property is damaged up to the policy limits. The policy also covers defense cost and pays claims for which you are legally liable.
- \$1 million or \$2 million limits available - can apply for higher limits

#### Care, Custody or Control for Non-Owned Animals

- Provides coverage for a physical loss or injury or damage causing death of a non-owned animal in the insured's care.
- Limits available:
  - ≈ \$5,000 per animal / \$25,000 per occurrence
  - ≈ \$10,000 per animal / \$50,000 per occurrence
  - ≈ \$20,000 per animal / \$100,000 per occurrence
  - ≈ \$50,000 per animal / \$100,000 per occurrence
  - ≈ \$100,000 per animal / \$100,000 per occurrence

#### Tenant Legal Liability

- \$100,000 - \$300,000 limits available

#### Medical Payments (excluding Participants)

- included under Comprehensive Liability
- \$25,000 per Occurrence

#### Equestrian Participants Accident Protection

- This protection can be purchased to provide medical payments, dental reimbursement and specific loss indemnity for participants.
- This valuable protection includes riders, drivers, and participants. It is not a legal liability protection, but an accident indemnity, so these benefits are available on a "no-fault" basis.
- Base Limits include: \$10,000 loss of life, dismemberment, \$20,000. loss of sight, paralysis, \$7,500 accident expense reimbursement, \$5,000. dental reimbursement due to accident.
- Increased limit of \$100,000 for loss of life, dismemberment and \$100,000 loss of sight, paralysis also available.

#### Non-Profit Society Errors & Omissions Liability Extension

- \$250,000 or \$500,000 limits available.

#### Veterinarian Liability

Veterinarian's dealing with horses and large animals have special insurance needs.

#### Animal Mortality

Animal owners have a lot invested in their animals and our mortality policy offers protection for owners interested in insuring their animals against sickness and death.

#### Full Mortality Coverage

- Surgical / Major Medical Extension
- Death Claim Veterinary Reimbursement Clause
- Limited Theft
- Twelve Month Extension Endorsement
- Commercial Liability

### Underwriting Considerations

- » Fully completed [application](#)

### New Submissions

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