



Great American Equine Insurance: Livestock Mortality

Livestock Mortality is a Life Insurance policy for your horse, with you as beneficiary. A Livestock Mortality insurance policy will cover death from any cause, subject to certain exclusions, which are stated in the policy. We will also pay if your horse is stolen.

We will pay the actual value of the horse at the time of the accident or illness causing its death, not exceeding the value specified in the schedule. If your horse is sick or injured before the policy expires and you have reported the sickness or injury to us, we will extend your coverage for 12 months and pay your claim should the horse die within that time from the same cause.

All endorsements are optional and can be added to your mortality policy provided you meet the necessary requirements and pay the additional premium. Certain exclusions, including racing, apply.

Major Medical Endorsement

This insurance reimburses the veterinarian's fees for surgery, major illness and disease. We will pay reasonable and customary charges necessitated by accident, injury or illness for your insured horse. There is a \$250 deductible for each claim, and a \$7,500 limit per animal per year. This coverage will help you control veterinary expenses for unforeseen events related to the health of your animal.

Surgical Endorsement

Should your insured horse require surgery, this endorsement will cover specified costs. We will pay reasonable and customary charges for surgical treatment (including anesthesia) necessitated by accident, injury or illness. In addition to the surgical fees, we will pay up to 35% of the veterinary fees for hospitalization, X-rays, medication, and lab tests that are necessitated as a result of the surgery. There is a \$50 deductible for each claim, and a \$5,000 limit per animal per year.

Info on American Equine Insurance Group (the company I use for farm, commercial liability, personal liability, horse shows, clubs insurance)

Farm insurance:

Our horse farm insurance program offers complete property and liability packages for most equine properties. Whether you own a small pleasure horse farm, an affluent equestrian estate or commercial equestrian operation, we can design a horse farm insurance program that will suit your needs. Designed by underwriters who deal solely with equine related risks, our Ranch and Estate program is the only horse farm insurance package in existence that was designed exclusively for the equestrian marketplace.

Personal Liability:

We offer a variety of personally oriented liability insurance products. Explained in more detail in their respective pages, these coverage forms are designed for the non-professional equestrian. If your activities include any commercial operations, even if no money changes hands, you should consider one of our commercial liability products.

Of course there is an exception to every rule. Our thoroughbred race horse owners liability policy could be considered both a personal and commercial coverage - depending upon the form of ownership. For this reason we have included it in both the personal and commercial liability sections.

Personal Horse Owner's Liability:

The personal horse owners liability policy provides coverage to an individual insured who is the legal owner of the horse specifically covered. It pays all sums which the Insured shall become legally obligated to pay third parties as damages because of bodily injury or property damage directly caused by the owner's horses which are specifically scheduled on the policy. This policy is in no way designed to cover any commercial equine activities, which may be covered by one of the other policies we offer.

Risks Eligible for Personal Horse Owners Liability Include:

Individual Horse Owners not involved in any sort of commercial equestrian activity.
This coverage is also available as an endorsement to the commercial equine liability policy.

It is not available for leased horses.

A Variety of Limits are Available:

\$300,000 / \$600,000 - Occurrence / Aggregate
\$500,000 / \$1,000,000 - Occurrence / Aggregate
\$1,000,000 / \$2,000,000 - Occurrence / Aggregate

Commercial Equine Liability:

A commercial equine liability policy provides the necessary liability protection for most horse-related operations. It is intended for amateur and professional alike, with policy limits available up to \$1,000,000 per occurrence and an annual aggregate of up to \$2,000,000.

This coverage is important if you are engaged in commercial equestrian activities such as boarding, instruction, training, breeding or buying and selling horses. Coverage may be extended if you also engage in these activities off site, (for example - a riding instructor or trainer who travels to clients' facilities, but also works out of their own location).

When a person is injured or property damaged as a result of your equine operation, the policy will settle claims for which you are legally liable. Additionally, it will provide for your defense in lawsuits - whether the lawsuit has merit or is groundless. In most cases the policy will also pay all court costs and judgments. The commercial equine liability policy may be endorsed to include coverage for personally owned horses and professional errors & omissions. Details of each coverage may be found by following the respective links on this page.

PLEASE NOTE: Legal liability for nonowned (boarded) horses in your care is excluded from the commercial equine liability policy. This coverage is available in the form of a separate care, custody or control policy.

Risks Eligible for Commercial Equine Liability Include:

Riding Instruction

Training

Boarding

Breeding

Horse Sales

Unfortunately we are unable to insure the following types of business:

Trail Ride Operations

Public Horse Rentals

Therapeutic Riding Centers

Pony Rides

Horse-Drawn Vehicle (not municipal) Operations

Get More Information:

Download an Application

Download a sample Commercial Equine Liability Policy

Contact us to snail-mail an application to you.

A Variety of Limits are Available:

\$300,000 / \$300,000 - Occurrence / Aggregate

\$300,000 / \$600,000 - Occurrence / Aggregate

\$500,000 / \$500,000 - Occurrence / Aggregate

\$500,000 / \$1,000,000 - Occurrence / Aggregate

\$1,000,000 / \$1,000,000 - Occurrence / Aggregate

\$1,000,000 / \$2,000,000 - Occurrence / Aggregate

\$50,000 Fire Legal and \$5,000 Medical Payments are included.