

## COMMERCIAL EQUINE LIABILITY

Equine liability insurance is indispensable for anyone with a horse-related business. In today's litigious society, protection against liability claims is an utmost necessity. Even with waivers and state laws designed to limit or control liabilities, commercial equine operations are vulnerable. And win or lose, a lawsuit will cost you something.

That's why if you...

- board, breed, race or train horses
- give riding instruction
- conduct these activities on rented premises
- own an equine facility protected by property insurance, but not liability insurance

...you need Markel's *Commercial Equine Liability* coverage.

Markel offers affordable and dependable liability coverage designed specifically for horse-related operations including boarding, breeding, training and racing facilities, pony rides, horse shows, sales and riding instruction.

### Coverage Highlights

- Liability limits of \$300,000 to \$1 million
- General Liability Aggregate limits are 3 times the liability per occurrence limit
- Commercial general liability coverage applies on and off premises in the U.S, Canada, and U.S. territories
- Provides Bodily Injury and Property Damage limits
- Fire Legal liability up to \$100,000 at no charge (in most states)
- Medical payments up to \$5,000
- Limited professional liability coverage for trainers, riding instructors and clinicians
- Personal/Advertising Injury included
- Products/completed operations included
- No liability deductible
- Defense cost paid in excess of policy limit

### Other Optional Coverages

- Owned Tack & Saddlery
- Umbrella & Excess Liability (with limits up to \$10 million)
- International Liability (covers horses taken outside the continental U.S. to specified countries for shows, exhibitions, etc.)

NOTE: Not all coverages are available in all states.



When your business is the target of a lawsuit, money isn't the only thing that's at stake. Your reputation is on the line, too. Markel insurance professionals have years of experience handling equine liability claims. They'll ensure that a claim against you is resolved fairly, with consideration for all parties involved.

### Care, Custody & Control Coverage

Owning your own horse is a significant emotional and financial investment. Accepting the responsibility of caring for someone else's cherished and valuable animal is also no small task. And since standard insurers don't fully understand the risks you undertake when caring for the horses of others, most general liability policies don't include this special coverage. That's why the extra protection of Markel's optional Care, Custody & Control (CC&C) coverage is so important. With CC&C, you're covered if an animal in your care is injured, becomes ill or dies, and you are found negligent.

CC&C provides:

- a) Defense and court costs for litigation, and payment for judgements up to the aggregate policy amount (per animal limit applies)
- b) \$10,000 liability limit for non-owned horse equipment
- c) Choose from various limits to meet your needs
- d) No deductible applies
- e) Available by endorsement to your General Liability or Farm policy



*The Insurance Company With Horse Sense.™*

**(800) 446-7925**

Markel Insurance Company is admitted in all 50 states, and is rated "A" (Excellent) by A.M. Best Company, Inc. For more information, please visit us on the Web at [www.horseinsurance.com](http://www.horseinsurance.com).