

# MARKEL

## PRIVATE HORSE OWNERS LIABILITY\*

Your horse may be one of your most important possessions, but it can also be your biggest liability. Individual horse owners place themselves and their assets at risk every time their horse comes in contact with people. Equine-related lawsuits occur more frequently than you may think. And many homeowners' policies limit this type of equine liability coverage or exclude it altogether.

Markel's *Private Horse Owner's Liability* policy protects you against legal claims that your horse caused bodily injury or property damage to a third party on or off premises — even if your horse is kept at an independently-owned stable. Combined with a Markel mortality policy, *Private Horse Owner's Liability* coverage can guard both your equine investment and your personal assets.

(\*For non-commercial equine operations)



### Coverage Highlights

- Coverage applies on or off premises anywhere in the U.S., Canada, and U.S. territories
- Limits of \$300,000 to \$1 million available
- General Liability Aggregate limits are 3 times the liability per occurrence limit
- Medical Payments up to \$5,000 included
- Can be added to your Mortality policy

### Optional Coverages

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

NOTE: Not all coverages are available in all states.



 **MARKEL  
INSURANCE  
COMPANY**

*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).