Horse mortality

For a horse owner, the loss of a beloved animal can be devastating both emotionally and financially.

While equine mortality insurance can't diminish the grief of losing a horse, it can help to soften the economic impact. Markel® offers several flexible coverage options because we know that horses (and their owners) are unique.

Markel offers two types of policies:

1. **All risk mortality and theft**
   This comprehensive policy reimburses you for the death, theft, or humane destruction of your covered horse, including illness or disease.

2. **Specified perils coverage**
   Also known as "Named Perils" or "Restricted Perils", specified perils coverage covers your horse for death, theft or humane destruction caused by specified perils listed in the policy, including but not limited to fire, lightning, earthquakes, electrocution, drowning, transit risks and attack by wild animals. Death due to illness or disease is not covered. This coverage is offered on all horses from 24 hours to 25 years of age (inclusive) and no health documents are required to purchase this policy.

Coverage highlights

- Agreed value settlement
- 90-day extension clause
- Guaranteed renewal coverage added at no additional charge
- Emergency colic surgery expense added at no additional charge
- Optional medical/surgical plans
- Optional private horse owner liability coverage can be added
- Large scheduled policies with deductibles available
- 24/7 claims service
- Vet certificates are not required for horses valued $50,000 and under

Interested in an immediate insurance quote or ready to purchase coverage?

Our online application will guide you step by step through the insurance process, and provide you with a quick quote to get your horse(s) covered. When your insurance quote is presented, you can select a payment plan and purchase insurance immediately by selecting "Buy Now," or the quote will be automatically emailed to you with a link to accept and purchase your insurance when convenient.

Other Markel products to consider

- **Commercial equine liability:** If you are conducting any commercial equine operations such as boarding, breeding, riding instruction, training of horses, or leasing of horses to others where you receive money or compensation, you will need Markel's commercial equine liability policy.

- **Farm package:** Insurance package to provide coverage your home, property, equine operation, and liability on your horses in one policy.

For a Markel quote or more information For an immediate quote online 24/7, apply at
🌐 Markelinsurance.com/horse-mortality (select "GET A QUOTE") 📞 800-446-7925 f /MarkelHorse

MARKEL®

Horse mortality optional insurance coverages

Markel creates tailor made insurance solutions that best fit your needs. Our mortality policies are agreed value, which means, at the time of a covered loss, we will pay the value of the horse that is stated on the policy. Optional coverages are also available and may be added to your mortality policy. Those include:

Emergency colic surgery

Covers the cost for emergency colic surgery and may be available for eligible horses age 30 days through 18 years, with an insured value of $2,500 or greater. Eligible horses must not have history of chronic ulcers/colic, been treated for colic medically in the last 12 months, or have a prior colic surgery unless approved by an underwriter.

- $2,500 limit, $0 deductible, $0 premium (included for horses with an insured of $2,500 to $4,999)
- $5,000 limit, $0 deductible, $0 premium (included for horses with an insured value of $5,000 or greater)

Optional limits available for additional premium (Not available in CA and FL):

- $7,500 limit, $0 deductible, $75 premium (available for horses with an insured value of $7,500 or greater)
- $10,000 limit, $0 deductible, $150 premium (available for horses with an insured value of $10,000 or greater)

Medical/Surgical or surgical only

Covers the cost for surgical or medical and surgical treatments due to accidents, illness or injury. Available for horses 31 days to 18 years old. To qualify for coverage, the mortality insured value must be at least 75% of the proven value of the horse. For example, you must purchase at least $7,500 of mortality coverage on a horse purchased for $10,000. Medical/surgical limit cannot exceed amount of mortality insurance.

All states (except CA, DC, FL, LA, MD, MO, MT, OH, PA, WA)

OPTIONS	LIMIT	DEDUCTIBLE	CO-PAY	PREMIUM
Surgical only	$5,000	$50	n/a	$274
Surgical only	$10,000	$50	n/a	$369
Medical surgical	$5,000	$375	20%	$494
Medical surgical	$10,000	$500	20%	$629
Medical surgical	$15,000	$1,000	20%	$701

For the states DC, FL, LA, PA, WA only

OPTIONS	LIMIT	DEDUCTIBLE	CO-PAY	PREMIUM
Surgical only	$5,000	$50	n/a	$237
Surgical only	$10,000	$50	n/a	$317
Medical surgical	$5,000	$375	20%	$427
Medical surgical	$10,000	$500	20%	$543
Medical surgical	$15,000	$1,000	20%	$605

For the states MD, MO, MT, OH only

OPTIONS	LIMIT	DEDUCTIBLE	CO-PAY	PREMIUM
Surgical only	$5,000	$50	n/a	$261
Surgical only	$10,000	$50	n/a	$351
Medical surgical	$5,000	$375	20%	$471
Medical surgical	$10,000	$500	20%	$599
Medical surgical	$15,000	$1,000	20%	$668

For the state CA only

OPTIONS	LIMIT	DEDUCTIBLE	CO-PAY	PREMIUM
Surgical only	$5,000	$50	n/a	$186
Surgical only	$10,000	$50	n/a	$241
Medical surgical	$5,000	$375	20%	$335
Medical surgical	$10,000	$500	20%	$426
Medical surgical	$15,000	$1,000	20%	$475

Personal horse liability

Not applicable for commercial equine operations.

Protects against legal claims should your horse cause bodily injury or property damage to a third party. Coverage is included on or off premises. Available for additional premium per horse per year.

- $300,000 limit, $58 premium per horse
- $1,000,000 limit, $85 premium per horse

Limited permanent disability

Provides coverage in an amount of 60% of the sum insured if the horse becomes totally and permanently disabled as the result of a sudden, accidental and external injury and can no longer be used for the use indicated in the policy.

Available for Dressage, Hunters, Jumpers, Western Pleasure, Hunter Under Saddle, and Reining horses. Horses must have an insured value of $10,000 or greater. Not available for leased horses.

Stallion infertility due to accident, sickness or disease

Provides coverage should your stallion become totally and permanently impotent, infertile or incapable of serving mares due to an illness or injury. Markel allows you to retain your horse should we pay a claim. Written documentation confirming the horse has been castrated/gelded, and/or breed registration papers/certification and related documents, are required. This coverage will give you the right to not only retain ownership but return your horse to competition if you wish. A current satisfactory veterinary certificate is always required when purchasing this coverage with reference to the stallions genitalia being satisfactory for breeding, and an additional premium will be payable.

Air transit

Provides mortality coverage up to 30 days for horses while awaiting transit to the USA. Full details of the facility and information on who has care, custody and control are required. Not all countries are eligible.

Prospective foal

Provides coverage if an embryo is absorbed, a failed pregnancy occurs while in utero or death of a foal after birth based on the provisions of your policy. Coverage applies a minimum of 42 days after last service by the stallion. A manual veterinary examination is required to confirm the mare is in foal. Ultrasound results must be provided (taken between 30-60 days after last service) with no evidence of twins.

Equine Essentials

Provides coverage for horse equipment and tack against loss or damage. Necropsy and burial expenses are provided in the event your horse's death is caused by a covered cause of loss. Also provides coverage for emergency evacuation of owned or leased horses that are currently insured with a Markel horse mortality policy.

For a Markel quote or more information

For an immediate quote online 24/7, apply at
- Markelinsurance.com/horse-mortality (select "GET A QUOTE")
- +1.800.446.7925   /MarkelHorse

MARKEL®