



Equine essentials enhancement

Markel® is excited to offer a new affordable coverage for horse owners to add to their horse mortality insurance policy. Our Equine Essentials Enhancement is designed to assist with the extra expenses that may occur when owning a horse. When added to your policy, coverage is provided for:

Horse equipment

Protects against the loss or damage to any horse equipment owned by you used to ride or drive a horse. This includes, but is not limited to, saddles, bits, cinches or girths, harnesses, headgear, martingales, horse blankets, and saddle blankets. The limits of insurance is based on a specified value for each item and per occurrence for all owned un-scheduled horse equipment.

Enhancement options available:

- Option 1: \$89 premium
- Option 2: \$164 premium
- Option 3: \$239 premium

• Owned horse equipment

- \$2,500 limit per item, \$5,000 limit per occurrence, \$250 deductible (included with option 1)
- \$5,000 limit per item, \$10,000 limit per occurrence, \$250 deductible (included with option 2)
- \$7,500 limit per item, \$15,000 limit per occurrence, \$250 deductible (included with option 3)

Higher limits are available please contact your Markel representative for additional information.

• Non-owned horse equipment

- \$500 limit, \$1,500 limit per occurrence, \$250 deductible

The expenses will be reimbursed once the deductible has been met. Per occurrence, or per claim, refers to the total amount Markel will pay per incident during the policy term.

About Markel – Markel North America Insurance Group, is owned by Markel Corporation, a Fortune 500 corporation. Coverage is provided by one or more of the insurance companies under the Markel North America Insurance Group and policyholder services are provided by the underwriting manager Markel Service, Incorporated, national producer number 27585. Insurance carrier, coverage, dividends, and services availability may vary by state. Markel offers both commercial and personal lines products. Terms and conditions for rates and coverages varies. Markel® is a registered trademark of the Markel Corporation. ©2023 Markel Service, Incorporated. All rights reserved.

Emergency evacuation

In the event of an emergency evacuation of your owned or leased horses that you currently insure on a Markel horse mortality policy, we will pay the following reasonable expenses that you might incur:

- Cost of boarding the horse(s)
- Cost of equine feed
- Cost of transportation to evacuate the horse(s)

The emergency evacuation has to be due to a mandatory order of a governmental authority or civil authority, and is due to an event caused by a covered cause of loss. The limit of insurance is \$30 per day, up to 15 days. No deductible applies to this coverage.

Necropsy and burial expense

Coverage to pay for the necessary and customary veterinary fees for necropsy, as well as reasonable expenses for the burial, cremation or disposal incurred by you for your covered horse(s); provided the death of the horse is caused by a covered cause of loss. A completed and signed report from the attending veterinarian will be required. The limit of insurance is \$500 per horse. No deductible applies to this coverage.

For a quote or more information, contact

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🌐 Markelinsurance.com/horse-mortality (select "GET A QUOTE" and select Mary Phelps as your Insurance Specialist)

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