



Horse mortality optional  
insurance coverages

# 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	\$331
Surgical only	\$10,000	\$50	n/a	\$446
Medical surgical	\$5,000	\$375	20%	\$597
Medical surgical	\$10,000	\$500	20%	\$759
Medical surgical	\$15,000	\$1,000	20%	\$847

### For the states MD, MO, MT, OH only

OPTIONS	LIMIT	DEDUCTIBLE	CO-PAY	PREMIUM
Surgical only	\$5,000	\$50	n/a	\$300
Surgical only	\$10,000	\$50	n/a	\$405
Medical surgical	\$5,000	\$375	20%	\$541
Medical surgical	\$10,000	\$500	20%	\$688
Medical surgical	\$15,000	\$1,000	20%	\$768

### For the states FL and 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

## 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.

### For the states DC, LA, PA only

OPTIONS	LIMIT	DEDUCTIBLE	CO-PAY	PREMIUM
Surgical only	\$5,000	\$50	n/a	\$273
Surgical only	\$10,000	\$50	n/a	\$363
Medical surgical	\$5,000	\$375	20%	\$491
Medical surgical	\$10,000	\$500	20%	\$624
Medical surgical	\$15,000	\$1,000	20%	\$696

### For the state CA only

OPTIONS	LIMIT	DEDUCTIBLE	CO-PAY	PREMIUM
Surgical only	\$5,000	\$50	n/a	\$214
Surgical only	\$10,000	\$50	n/a	\$279
Medical surgical	\$5,000	\$375	20%	\$385
Medical surgical	\$10,000	\$500	20%	\$490
Medical surgical	\$15,000	\$1,000	20%	\$546

## 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](https://Markelinsurance.com/horse-mortality) (select "GET A QUOTE")

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