

# 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. Win or lose, a lawsuit will cost you something. That's why if you...

- board, breed, race or train horses
- give riding instruction
- conduct activities on rented premises
- own an equine facility protected by property insurance, but not liability insurance
- are covered by a homeowner's policy where your equine operations may not be adequately covered

...you need Markel's commercial equine liability coverage.





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### Coverage highlights

#### • Limits of liability available:

- \$300,000 occurrence/\$900,000 aggregate
- \$500,000 occurrence/\$1.5 million aggregate
- \$1 million occurrence/\$3 million aggregate

Per occurrence, or per claim, refers to the total amount Markel will pay per incident during the policy term. The aggregate limit is the total amount Markel will pay for multiple claims over the course of the policy term. Policy term is one year.

- Commercial equine liability coverage applies on and off premises in the U.S., Canada, and U.S. territories
- Bodily injury and property damage limits included
- Fire legal liability – \$100,000 limit included
- Medical payments – \$5,000 limit
- Limited professional liability coverage for horse, riding instructors and clinicians
- Personal/advertising Injury included
- Products/completed operations included
- No liability deductible
- Defense cost paid in excess of policy limit
- ATV/golf cart coverage available for equine operations
- Participants coverage for horse shows
- 10% liability premium credit for approved national association memberships

### Other optional coverages

- Owned tack and saddlery
- International Liability (covers horses taken outside the continental U.S. to specified countries for shows, exhibitions, etc.)
- Excess liability (with limits up to \$5 million) available for additional premium

### Care, custody and control coverage (CCC)

Owning your own horse is a significant emotional and financial investment. Accepting the responsibility of caring for someone else's cherished and valuable horse is also no small task. Since standard insurers do not fully understand the risks you undertake when caring for the horses of others, most general liability policies don't include this coverage. With CCC, you are covered if a horse in your care is injured, becomes ill or dies, and you are found negligent. This does not apply to horses you own or lease, as horse mortality insurance is designed for those needs.

### Care, custody and control 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) No deductible applies
- d) Coverage added by endorsement to a Markel commercial equine liability or farm package policy

### Other Markel products to consider

- **Horse mortality:** This comprehensive policy reimburses you for the death, theft, or humane destruction of a covered horse, including illness or disease.
- **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/commercial-equine](https://Markelinsurance.com/commercial-equine) (select "GET A QUOTE") 📞 800-446-7925 📱 /MarkelHorse

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