

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. Policy is limited for up to 10 equine animals. For more than 10 horses, see our commercial equine liability application.

Coverage for:

- Bodily injury and property damage done by a named horse, on or off premises
- Available for horses, donkeys and mules for personal and/or show use

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 \$5,000 included
- Can be combined with your mortality policy

Optional coverages

- International liability (covers horses taken outside the continental U.S. to specified countries for shows, exhibitions, etc.)
- Can include competition pulling horses
- Excess liability (with limits up to \$10 million)

NOTE: Not all coverages are available in all states.

For more information:

Website: www.horseinsurance.com

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 facebook.com/MarkelHorse

