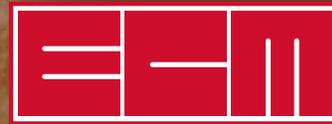


# Equine Farm Operations Program

On "A" Rated Paper

Administered by Everett Cash Mutual Insurance Co.

Coverage for pleasure, individual and business operations



ECM Insurance Group

*Holding true to our integrity*

*An innovator in equine property and liability coverage*



We recognize that each equine facility and operation has unique exposures that require tailored product offerings to meet the needs of the constantly changing equine operations.

We take pride in offering property and liability coverage for equine farms and operations run by individuals, partnerships, corporations and limited liability companies.

***You can protect your assets with comprehensive and flexible coverage from a professional and reputable agricultural leader.***

## **Equine Package**

Our Equine Package is custom designed to meet the insurance needs of today's horse farm owner. The Equine policy offers both flexibility and broad protection at a competitive price. Whether you operate your horse farm as an individual, partnership, or a corporation, we can tailor the necessary insurance protection.

## **Personal Horse Owner**

This type of policy is designed to provide coverage for Horse Owners who are faced with unique liability exposures that may not be adequately covered under normal personal liability policies such as a homeowner policy. Our offer is an insurance policy specifically designed to cover the horse owner's legal liability for both bodily injury and property damage to others resulting from horse ownership. Individual owners of personal, show or race horses who do not derive income nor are commercial in nature are eligible.

## **Commercial Equine Liability**

The Company Stable Liability Program is designed to insure horse liability coverages and exposures on a commercial level. Equine facilities and operations are unique and specialized. They require premier tailored insurance programs. The policy can be written monoline or as a coverage part to a package policy.

## **Riding Clubs**

Riding clubs and their varied functions pose unique liability exposures, which need specially designed coverage. Our Riding Club Liability Program can be custom tailored to cover such exposures as premises and operations liability for meetings, fund-raisers, trail rides, boarding, clinics and public events (i.e. shows and parades). The policy can be written on an annual or short-term basis.

## **Equine Care, Custody or Control**

Equine Care, Custody or Control insurance is an essential coverage for all horse operations which involve non-owned horses; including boarding, breeding, training, riding, clinics and others. A standard liability insurance policy excludes coverage for personal property, i.e. horses, in your Care, Custody or Control. Our coverage fills this void by protecting you from legal liability for damage to non-owned horses in your Care, Custody or Control. This coverage does not apply to horses that you own or lease.

## **Equine Shows and Special Event Liability**

A cover designed to protect those insureds holding a horse show or special event involving horses. An event policy can be written for a short-term period or written in conjunction with an annual policy.

## Program features within the equine space:

### Horse Ownership

- Personal and Commercial
- Breeding, Pleasure, Racing, Riding, Show or Training

### Horse Boarding

- Breeding, Pleasure, Racing, Riding, Show or Training
- Care, Custody or Control Coverage

### Horse Breeding

- Owned and/or Non-Owned
- Care, Custody or Control Coverage

### Horse Training

- Boarding, Pleasure, Racing or Show
- Care, Custody or Control Coverage

### Horse Shows/Events

- Owned and/or Non-Owned
- Care, Custody or Control Coverage

### Riding Lessons, Instructions, Clinics and Academies

- Owned and/or Non-Owned
- Care, Custody or Control Coverage

### Riding Clubs

- Members

### Therapeutic Operations

- Owned and/or Non-Owned
- Lessons and Instructions

### Coverage flexibility to provide the protection you need

No matter if you own a horse or horses for pleasure, show or competition; run an equine operation such as those for breeding, boarding, racing or training horses; or use your horses on the ranch or farm for personal use, we provide a broad range of equine coverage operations and endorsements to keep you protected.

### Coverage options include:

**Equine Professional Services Endorsement** – Extends coverage to include occurrences to bodily injury or property arising out of the rendering or failure to render professional equine or equestrian services. (i.e. training, lessons, sales)

**Additional Insured – Independent Instructor or Independent Trainer Endorsement** – Extends “who is an insured” to include independent instructor or trainer while on a premises at which the insured regularly conducts training.

**Care, Custody or Control Endorsement** – Extends coverage to horses which are in your care, custody or control.

**Equine Farm Expanded Endorsement** – Expands coverage in many of the principal property coverage areas.

- \$5,000 for Computer Equipment and Software
- \$2,500 for Identity Fraud Expense
- \$5,000 for Water Backup and Sump Discharge or Overflow
- \$5,000 for Extra Expense
- \$5,000 for Hay, Straw, Silage or Fodder
- \$5,000 for Signs
- \$5,000 per item up to a maximum \$10,000 per occurrence for Unscheduled Tack Equipment
- \$5,000 for Corrals, Entrance Gates, Fencing and Mail Boxes
- \$5,000 for Loss of Farm Income
- Many other incidental coverages within this endorsement

**Other Specialized Endorsements pertaining to Equine Property and Liability exposures are available.**

### Custom coverage for the Equine Industry risks and classes:

- Pleasure horses
- Private horse owners
- Horse breeding or show stables
- Horse boarding
- Horse shows/sales
- Riding clubs
- Riding schools/academies
- Clinics/private lessons
- Short-term/event risks
- Instructors/trainer
- Therapeutic operations



### Over 108 years of insurance excellence

ECM Insurance Group, providing financial protection since 1913, is rated “A” (“Excellent”) by A.M. Best. The group has been committed to providing quality insurance products with competitive pricing for over 108 years.

Our Professional Agents will work with you to design a risk management plan and insurance coverage that fit your business needs at a competitive price. As a ECM Insurance Group Customer, you can expect excellent service from our insurance underwriters, loss prevention specialists, and claim specialists.

Your Representative:



ECM Insurance Group

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