

EQUINE INSURANCE

**WIDE COVERAGE.
MORE OPTIONS.
LONGER EXPERIENCE.
GET IT ALL FROM AN
EQUINE INSURANCE
LEADER.**



100 years

That's how long The Hartford has been offering livestock insurance with these advantages:

- Generous standard coverage
- A wide range of coverage options
- Easy single-source access to underwriting and claims expertise

HERE FOR YOU

- Local underwriters
- Experienced claims professionals
- Updated products and services protect your equine investment

As a part of their active lifestyle in a diverse environment, horses can encounter many hazards that threaten their life and health. The Hartford can help you manage these risks with our Equine Mortality Coverage and other options, including Major Medical Expense Coverage.

CUSTOMIZED COVERAGE FOR MAJOR LOSSES, FROM ACCIDENTS TO DEATH

The Hartford offers a wide range of options allowing you to customize your horse's insurance coverage. These options include:

- **Equine Animal Mortality Coverage.** Provides death coverage on a broad perils basis - including accident, injury, sickness, and disease. Coverage for theft is also included.
- **Equine Animal Mortality - Limited Coverage.** Provides coverage for death that results from a listed covered cause of loss - including fire, lightning, windstorm, hail, collision or upset while in transit, accidental shooting, drowning, and more. Coverage for theft is also included.
- **Loss of Use Coverage.** Provides coverage for a covered horse that becomes unfit for its first use specified in the policy due to a covered accident, injury, sickness, or disease. A limited loss of use option covering only accident or injury is also available. Each option is a selectable endorsement to the Equine Animal Mortality Coverage and an additional premium does apply.

Prepare. Protect. Prevail.®

continued



- **Accident, Sickness, and Disease Coverage.** Provides coverage for a covered stallion that becomes incapable of stud service due to a covered infertility, impotence, accident, injury, sickness, or disease. It is a selectable endorsement to the Equine Animal Mortality Coverage and an additional premium does apply.
- **Coverage Extension – Newly Purchased Animal.** Provides coverage for newly purchased horses. It is a selectable endorsement to the Equine Animal Mortality Coverage and the Equine Animal Mortality – Limited Coverage.
- **Increased Mare Valuation.** Increases the limit of insurance on a specifically listed mare to include the cost of the stud fee/embryo for a specified pregnancy. It is a selectable endorsement to the Equine Animal Mortality Coverage and the Equine Animal Mortality – Limited Coverage.



With The Hartford, you can keep riding, competing, showing, and investing with confidence.

CUSTOMIZED COVERAGE PROTECTS AGAINST THE HIGH COST OF EQUINE VET CARE

- **Emergency Colic Surgery Expense Coverage.** Provides coverage for emergency colic surgery expenses at no additional premium. It is a standard endorsement to the Equine Animal Mortality Coverage.
- **Major Medical Expense Coverage.** Provides coverage for veterinary medical and surgical expenses incurred for a covered horse as a result of a covered accident, injury, sickness, or disease. It is a selectable endorsement to the Equine Animal Mortality Coverage. Limit of insurance options are available and an additional premium does apply.
- **Surgical Expense Coverage.** Covers up to \$5,000 of surgical expenses incurred to save the life of a covered horse when the surgery is required as a direct result of a covered accident, injury, sickness, or disease. It is a selectable endorsement to the Equine Animal Mortality Coverage and an additional premium does apply.

IN-HOUSE CLAIMS SERVICE – ON CALL 24/7



Your horse's condition can change in an instant due to events out of your control. When you suffer a loss, The Hartford is on it, with timely and knowledgeable service. Our in-house experiences claims adjusters are on-call 24 hours a day to assist you.

QUALITY HORSE INSURANCE PRODUCTS FROM THE HARTFORD.

Call us today at **1-800-295-1815** or visit us at thehartford.com/livestock.



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations, or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-800-295-1815. All information and representations herein are as of April 2016.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford, and Sentinel Insurance Company, Ltd.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.