

Farrier insurance program



Markel's farrier insurance is specifically designed to protect you against claims arising out of bodily injury or property damage caused by farrier work you have performed, whether on or off your premises.

Coverage is provided

- If a person, other than an employee, is injured on your premises or as a result of your business activities
- If property, except for a horse, is damaged because of your negligence
- For claims against products you sell, or work you have performed
- If a horse is injured or dies, due to your negligence, while in your care, custody and control, you are protected up to certain limits clearly spelled out in the policy
- If your transportable farrier equipment and supplies are lost, stolen or damaged

Coverage options

• Basic plan

- General liability limits: \$300,000 occurrence/\$900,000 aggregate
- Care, custody and control: \$5,000 per horse/\$25,000 aggregate
- Transportable equipment: \$1,000 limit
- Medical payments: \$5,000 limit
- Fire legal liability: \$100,000 limit

• Preferred plan

- General liability limits: \$500,000 occurrence/\$1,500,000 aggregate
- Care, custody and control: \$10,000 per horse/\$50,000 aggregate
- Transportable equipment: \$2,500 limit
- Medical payments: \$5,000 limit
- Fire legal liability: \$100,000 limit

• Elite plan

- General liability limits: \$1,000,000 occurrence/\$3,000,000 aggregate
- Care, custody and control: \$25,000 per horse/\$100,000 aggregate
- Transportable equipment: \$5,000 limit
- Medical payments: \$5,000 limit
- Fire legal liability: \$100,000 limit

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.

Coverage highlights

- Equine liability, limited premises, and professional liability coverage included
- Transportable farrier equipment provides protection for loss of or damage to your transportable inventory of horse shoes, tools and supplies that are used in connection with your farrier practice. Theft is covered, but refer to the policy for specific details.
- Care, custody and control covers the injury to any non-owned horse as a result of your negligence as farrier, while the horse is in your care, custody and control.
- Coverage applies on or off premises anywhere in the U.S., Canada, and U.S. territories
- Products liability not included with this policy
- General liability enhancement available to increase limits and provide additional coverages
- 10% credit available towards liability premium when applicant is member of AFA and/or AAPF
- Commercial auto is an additional policy that can be purchased. It includes the stated amount valuation for your trucks and rigs, allowing the actual cash value to include the increased limits on the customized additions/modifications of your vehicle. Personal use of vehicle can also be included.

Other Markel products to consider

- **Commercial equine liability:** If you are conducting any commercial equine operations such as boarding, breeding, riding instruction, training of horses, or leasing of horses to others where you receive money or compensation, you will need Markel's commercial equine liability policy.
- **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/farrier (select "GET A QUOTE") 📞 800-446-7925 📱 /MarkelHorse

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