



**TRAVELERS** 

# Custom insurance for horse owners

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**AGRIBUSINESS**

WE INSURE YOUR GROWING BUSINESS<sup>SM</sup>

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# Agribusiness

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## **Don't let uninsured risks run away from you**

Imagine this scenario: High winds whipped up by a late summer thunderstorm shear off a portion of your barn roof. The driving rain pours into the barn, causing extensive damage and shorting out the electrical system. Thankfully, your horses are unharmed, but do you have enough insurance to cover both the repairs and the cost of stabling the animals elsewhere while repairs are made?

Many owners of horses or businesses involving horses assume that standard homeowners insurance will adequately cover them in such situations. A typical homeowners coverage will not provide for your horses. Your needs as a horse owner are unique. That's why Travelers, through its Agribusiness Division, developed customized insurance specifically for you. Our agents will work with you to make sure you have appropriate coverage for your situation, at the most reasonable price.



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## Coverage broad enough to give you more protection

No matter if you own a horse for pleasure, or a number of horses for competition; run an equine operation such as those for breeding, boarding or training horses; or use your horses on the ranch, farm or just in the backyard, Travelers provides a broad range of equine coverage options and endorsements to keep you protected.

### Coverage options include:

**Stable Liability** — coverage for stable owners' operations

**Care, Custody and Control** — covers livestock which is in your care, custody and control

**Equine Professional Services Endorsement** — liability for trainers; property damage coverage for non-owned horses

### Equine Property Endorsement

- Up to \$10,000 for damage or loss to tack and equipment
- \$1,500 for spoilage of animal health products
- \$5,000 for replacement signs
- \$3,000 for fences, corrals and pens

### Special liability coverages include:

Commercial equine liability and personal liability

Standard coverages for dwellings as well as expanded options for high-valued homes and excess liability, household and scheduled personal property

Additional coverages such as pollutant and debris cleanup and fire department services

Optional coverages such as those for disruption of operations, business income and computer failure

**Contact your local Account Executive to learn about additional coverages offered.**

## Expertise and services dedicated to your needs

You can trust that your coverage will meet your needs with Travelers. We're one of the largest longtime providers of equine-related insurance. We have the insurance staff, expertise and services horse owners need, including:

- **Dedicated agents** who work to understand the changing dynamics you face as a horse owner
- **Specialized equine insurance underwriters** who can create customized policies
- **Risk control experts** who are available to help you identify the special risks and exposures you have
- **Claim handlers** who specialize in equine-related losses and have a reputation for their quick, caring treatment

## Financial strength you can count on

Travelers will be there when you need us. We have solid financials, consistently high claims-paying ratings, more than 150 years of insurance experience and an excellent reputation for claims service. As the second largest writer of commercial property casualty insurance in the U.S.\*, it's clear we know this business... and understand your specialized needs.

\*Based on direct written premium



Horse owners have unique insurance needs. Standard homeowners or farm owners insurance does not adequately cover equine operations such as the breeding, boarding, showing or training of horses. Our agents will work with you to design this valuable coverage at a competitive price. As a Travelers customer, you can expect excellent service from our equine insurance underwriters, loss prevention specialists, and claim handlers.

Travelers — Agribusiness Division — one of the largest longtime providers of equine-related insurance.



# Agribusiness

For more information, contact your local Travelers Independent Agent or Agribusiness Account Executive:  
**855.400.FARM (855.400.3276)**  
or [insurehorse.com](http://insurehorse.com) or [travelersagribusiness.com](http://travelersagribusiness.com).



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**[travelers.com](http://travelers.com)**

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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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