Your clients who own horses or provide equine services for other owners can access specialized coverage in conjunction with their Multiguard® Farm & Ranch or Farm & Ranch Basic policy.

For additional protection from equine risks, your clients can choose from optional endorsements that address:

- Multiple horse-related property exposures
- Liability coverage for horses in the care, custody or control of the insured
- Risks involving riding instruction operations

With Allianz, you can build a policy from the ground up so your clients have the right coverage they need.

**PROPERTY COVERAGE**

Allianz offers two types of equine property endorsements:

**Tack Coverage** – Insures scheduled tack and related equine equipment. This endorsement provides replacement cost coverage at no additional charge.

**Extended Property Coverage for Equine** – Addresses multiple property exposures for equine risks, some of which go beyond what other carriers offer, for a flat charge. The coverage extensions and their sub-limits are as follows:

- Fences, corrals and pens – $10,000
- Entrance gates, mailboxes and signs – $5,000
- Cost of restoring farm operations records – $10,000
- Refrigerated products – $5,000
- Extra expenses – $10,000
- Private power and light poles – $2,000
- Equine tack and related equipment (on or off-premises) – $10,000
- Employee’s equine tack and related equipment – $5,000
- Emergency veterinary services – $500
- Livestock transit – $20,000

**LIABILITY COVERAGE**

We offer four separate endorsements that protect your clients from a variety of liability exposures that can arise from equine operations:

**Care, Custody or Control** – Specifies a maximum limit per horse, a limit per occurrence, and an annual aggregate limit.

**Breeding, Training and Boarding Operations** – Provides bodily injury and property damage liability protection for operations involving boarding, the training of non-owned horses, and breeding on the insured’s premises.

**Riding Instruction Operations** – Covers bodily injury and property damage liability when providing equine riding or driving instruction, with or without an accessory vehicle.

**Independent Riding Instructors** – Allows for “additional insured” status for scheduled independent riding instructors providing lessons at the insured location.