



# AGRIBUSINESS EQUINE

## FACT SHEET

### STANDARD & POOR'S

**AA**

### A.M. BEST

**A+**

Your many types of equine exposures are already covered with our Farm Liability or Farm Commercial General Liability solutions.

### ABOUT ALLIANZ

As an international financial services company, we offer our 86 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures over half of the Fortune 500® companies.

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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.