



AgriBusiness®

## **Equine Farm Coverage**

*Specialty Insurance for Equine Farm Operations*





## Why Great American?

Horse owners and equine professionals all across the country know their business is well protected by insurance coverage from Great American Insurance Group. With over 140 years of experience\*, Great American's strength builds from a foundation of specialization. Our property and casualty operations are comprised of more than 30 niche businesses with specialized expertise in the markets they serve, including Equine Mortality.

Equine Farm insurance is a specialty of the AgriBusiness® Division. Our deep expertise in this industry niche has protected generations of horse owners since we wrote our first agribusiness policy more than 100 years ago.

*\*Great American's roots date back to the founding of our lead insurer, Great American Insurance Company, in 1872.*

**Equine Farm insurance is a  
specialty of the AgriBusiness®  
Division at Great American.**

## AgriBusiness® Highlights

- Our **Total Package** approach allows us to write a complete line of agricultural coverages with property, liability, umbrella and auto insurance products.
- Our coverage has higher sublimits than the recognized insurance industry standard. We also offer greater capacity than smaller carriers.
- Online agency support includes flexible and convenient billing options through our “MyBilling” system, a Replacement Cost calculator, 24-7 access to a secure agent portal, and more.
- Our policies offer a wide range of deductibles, credits and special coverages, including fire department services, debris removal, pollution clean-up and others.

### **Appetite information:**

- Personal/pleasure horse owners
- Boarding, training, showing and racing
- Horse riding instruction
- Horse breeding
- Equine therapeutic riding



"There is something about the  
outside of a horse that is good for  
the inside of a man."

**Winston S. Churchill**

Here are some of the details that make our **Equine** coverage worth considering!

*Most included limits can be increased if requested*

<b>AgriPAK® Property</b>	<b>Limits</b>
Replacement Cost Dwellings and Barns	When insured to 80% Insurance To Value
Backup Sewers & Drains with Special Perils on Dwellings, Appurtenant Structures, Contents and Loss of Use	\$5,000
Refrigerated Products	\$1,000
"Business Property"	\$2,500
"Business Property" off the "Insured Location"	\$1,000
Inflation Guard for Dwellings	5%
Any one stack of Hay in the Open	\$25,000
Miscellaneous Equipment	\$5,000
Replacement Machinery and Equipment New/Leased	\$75,000
Additional Machinery and Equipment New/Leased	\$125,000
30-day Additional Limit on Borrowed or Rented Machinery and Equipment	\$10,000
Private Power and Light Poles	\$1,500
Signs and Entrance Gates and Appurtenant Structures	\$2,500
Signs and Entrance Gates and Other Structures	\$1,000
New Construction and Other Structures	\$125,000
Fire Department Service Charge	\$25,000
Loss/Damage to Household Personal Property of Others in Your Care, Custody, Control	\$2,500
Borrowed or Rented Farm Machinery or Equipment	\$50,000
Transit Coverage	\$5,000
Extra Expense Equipment, Personal Property and Other Structures	\$3,000

<b>Dwelling Coverage Enhancement</b>	<b>Limits</b>
Outdoor Antennas	\$5,000
Appurtenant Structure	20% of limit of insurance
Signs and Entrance Gates	\$5,000
Household personal property	special limits
Money	\$3,000
Letters of credit	\$10,000
Watercraft	\$5,000
Trailers	\$5,000
Business property, insured location	\$5,000/\$2,500
Electronic apparatus & accessories in/on motor vehicle	\$3,000
Trees, shrubs and lawns	\$3,000
Refrigerated products	\$2,000
Removal of fallen trees	\$2,000

<b>Equine Coverage Extension</b>	<b>Limits</b>
Tack	\$10,000
Loss or damage to animal health products	Up to \$1,500 per occurrence
Signs and Entrance Gates	\$5,000
Fences, corrals and pens	\$5,000
Hay	\$3,000
<b>Deductible</b> <i>(In the event that you sustain losses or expenses under two or more coverages for the same occurrence, only the highest applicable deductible amount will apply)</i>	\$500

## **Equine Arena Footing Coverage**

Available by endorsement, this allows you to insure the arena footing within a roof covered structure.

## **AgriPak® Liability**

- Automatic additional insured status if required in a contract or agreement
- Chemical drift limit property damage: \$25,000 aggregate limit\*
- Custom farming liability included for gross receipts not exceeding: \$25,000 limit\*
- Fire damage liability limit for leased premises (any one fire): \$100,000 limit\*
- Recreational vehicle liability on or off premises when being used for farming purposes (please note that recreational vehicle liability for personal use off premises must still be purchased if needed)
- Transportation of farm chemicals and fertilizer liability: \$25,000 aggregate limit\*
- Unmanned aircraft liability for bodily injury and property damage arising from lawful use of such aircraft

## **Equine Professional Services Liability Endorsement**

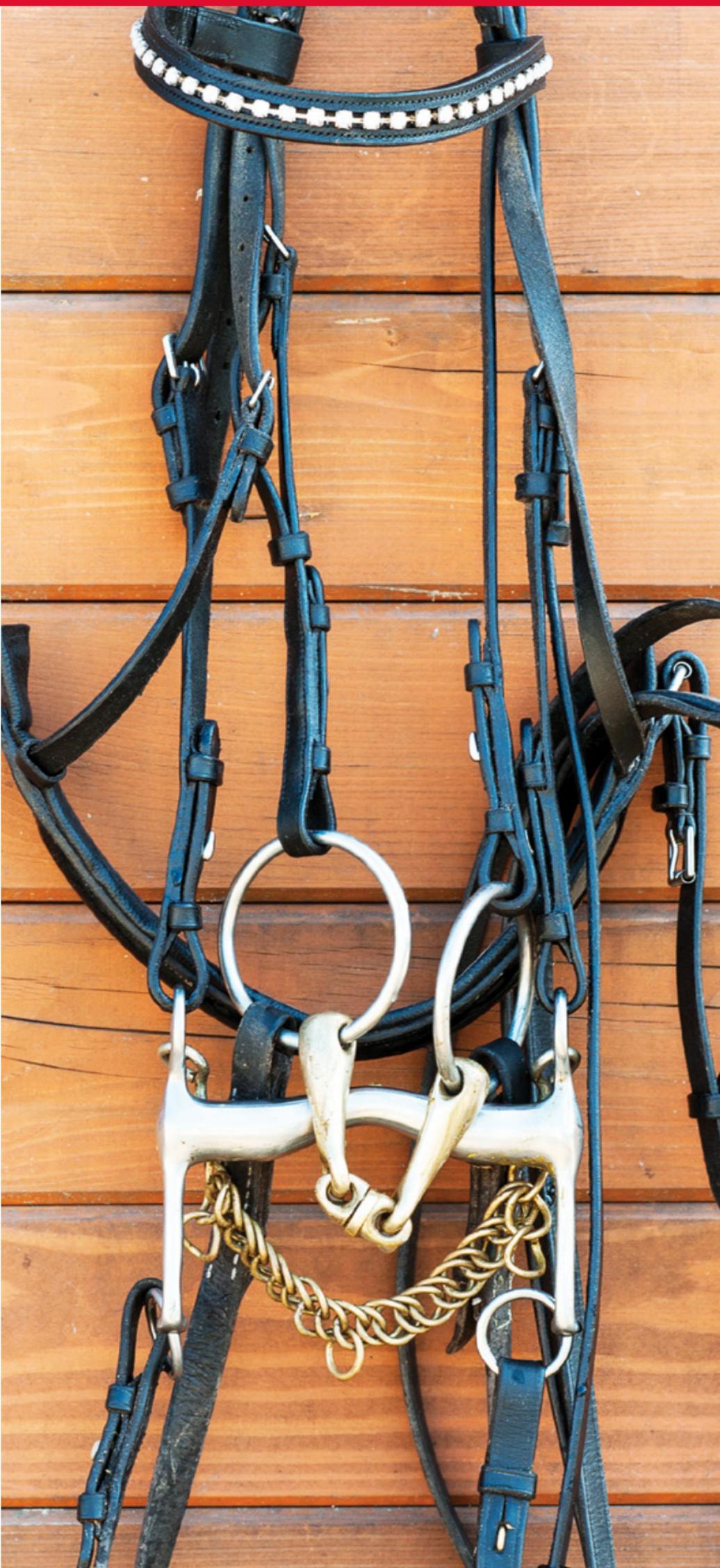
- Enhances a farm liability policy with additional coverage for wrongful acts (any actual or alleged error, misstatement, misleading statement, act or omission in the rendering, or failure to render, a wide variety of equine professional services)
- Coverage for conducting an equine sale is an additional option with a separate limit of insurance and premium charge

## **Equipment Breakdown**

- Computers in dwelling: \$25,000 sublimit
- Data restoration: \$25,000 sublimit
- Expedited expenses
- Limited coverage for dwellings
- Pollutant clean-up and removal: \$25,000 sublimit
- Spoilage: \$25,000 sublimit

Most included limits can be increased if requested. Deductibles may be applicable to some coverages.

\*Increased limits are available if eligible.



## Identity Theft Recovery

- Ability to add coverage when personal liability is provided
- Case management service and expense reimbursement: \$15,000 limit

## Auto

- Ability to combine personal and commercial vehicles on one policy

## AgriGuard® (Umbrella)

Provides broad catastrophic protection for farm, auto and watercraft liability coverage.

- Offers maximum asset protection against the unpredictable legal environment
- Provides coverage for defense and some additional exposures not covered on basic insurance liability policies
- Range of liability limits available from \$1 million and up, with a self-retained limit minimum of \$1,000

## AgriBusiness® Claims

AgriBusiness® has its own specialized claims team dedicated solely to AgriBusiness® accounts. We may use local independent adjusters for fast and efficient on-site response. We are committed to timely and aggressive claim investigations, analyses and resolutions that produce positive results.

## AgriBusiness® Loss Prevention

To reduce loss potential, loss costs and control unsafe acts, we offer Loss Prevention and Risk Management Services in the price of an AgriBusiness® policy. Our consultants can work with your clients to evaluate their property, premises and facilities. They will then develop plans and educational programs for issues specific to that account. To view our extensive library of Loss Prevention materials, please visit [www.GAIG.com/LP](http://www.GAIG.com/LP).





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Protecting hundreds of  
niche industries with **expert**  
**insurance** solutions.

Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Coverage is not available in AK, HI, LA, OK, RI or WV. Policies are underwritten by Great American Insurance Company, Great American Insurance Company of New York, Great American Alliance Insurance Company, and Great American Assurance Company, which are authorized insurers in 50 states and the District of Columbia. The Great American Insurance Group eagle logo and the word marks Great American®, Great American Insurance Group®, AgriBusiness®, AgriPak® and AgriGuard® are registered service marks of Great American Insurance Company. © 2018 Great American Insurance Company. All rights reserved. Great American Insurance Company, 301 E. Fourth Street, Cincinnati OH 45202. Visit GAIG.com. 5598-AGB (9/19)