



Equine Professional Services Liability



Great American's **Equine Professional Services Liability Endorsement** enhances its Farm Liability program with additional coverage for equine loss resulting from **wrongful acts**. This important coverage extension means that policyholders are protected from any actual or alleged error, misstatement, misleading statement, act or omission in the rendering, or failure to render, the following equine professional services:

1. Serving as a judge, show official, show manager, steward or technical delegate
2. Constructing or designing courses
3. Riding, training, grooming or driving equine
4. Conducting instructional clinics on equine topics
5. Conducting personal growth, confidence building, self-development or creativity workshops, retreats or personal instruction using equine
6. Conducting a certification program to train others to perform the services described in #5 above

Coverage for conducting an equine sale is an additional option with a separate limit of insurance and premium charge under the Equine Professional Services Endorsement. ***Please see next page.***

This important endorsement fills the gap in farm liability coverage.

Equine Professional Services Liability coverage is available for an additional charge and is an endorsement to the Farm Liability Coverage Form, which provides protection against bodily injury and property damage claims.

By attaching the Equine Professional Services Endorsement to the Farm Liability form, coverage for wrongful acts will be provided, closing the gap for those unexpected losses that involve the type of claims that demand monetary relief and/or defense costs.

Professional Services Coverage Limits *Other than Equine Sales*

- Available limits are \$100,000, \$250,000, \$500,000, \$750,000 and \$1,000,000. This is an aggregate limit that applies during the policy period.
- The limit of insurance selected under the Professional Services **should always match** the limit of insurance provided in the Farm Liability Coverage Form.

Note: There is no coverage under the Equine Professional Services Liability endorsement for any treatment by a veterinarian.

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Equine Sale Coverage is an optional coverage under the Equine Professional Services Liability Endorsement.

Horse sales are common in equine operations and can range from a trainer who sells one horse a year to consignment operations selling hundreds of horses annually. Economic loss to a third party as the result of an equine sale is a separate coverage available under the Equine Professional Services Endorsement.

- “Equine sale” is defined in the endorsement as the leasing, selling or purchasing of equine through public auction or private treaty, including the insured’s role as owner, broker or negotiator in the sale or purchase.
- Any risk eligible for the *Other than Equine Sale Professional Coverage* is eligible to purchase the Equine Sale Coverage, subject to underwriting guidelines.

Equine Sale Coverage Limits

- Coverage limits of insurance are available for \$100,000. Higher limits are available but require underwriting company approval.
- This limit **does not need to match** the limit of insurance selected for Farm Liability or Professional Services.

Horse sales are common in equine operations and represent a potential for economic loss.

