



## TRAVELERS HORSE OWNERS INSURANCE

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

*As one of the largest, long time providers of equine-related insurance, Travelers is in-synch with your insurance needs. We look forward to working with you.*

### SPECIAL COVERAGES FOR HORSE OWNERS

#### EQUINE PROPERTY ENDORSEMENT:

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

#### STABLE LIABILITY:

- Liability coverage for stable owners' operations

#### CARE, CUSTODY AND CONTROL:

- Covers livestock which are in your care, custody and control

#### EQUINE MORTALITY:

- Including accident, injury, sickness and disease

### STANDARD COVERAGES

#### DWELLING:

- Dwellings and structures attached to covered dwellings
- Trees, shrubs, plants and lawns within 250 feet of a covered dwelling for up to \$2,000
- Optional coverages:
  - Replacement cost on dwelling (including ordinance and law option)

#### OTHER PRIVATE STRUCTURES:

- Unattached garages and structures appurtenant to the dwelling

#### HOUSEHOLD PERSONAL PROPERTY:

- Furniture and household contents
- Increased limits for personal articles and valuables

**LIABILITY COVERAGES:**

- Basic and comprehensive liability coverage for bodily injury and property damage to others
- Liability for personal and advertising injury
- Product liability
- Fire legal liability for \$50,000

**ADDITIONAL COVERAGES AT NO EXTRA COST:**

- Pollutant cleanup and debris removal for \$10,000 (can be increased)
- Fire department service charge with no sublimit
- Damage to property removed for safekeeping (for 30 days and up to \$100,000)
- Removal of fallen trees near your residence up to \$2,000

**ADDITIONAL LIVING EXPENSE:**

- Coverage for necessary increases in living expense if a covered cause of loss renders your home uninhabitable

**SCHEDULED FARM PERSONAL PROPERTY:**

- Theft of miscellaneous tack and equipment on or away from insured premises

**BLANKET OR UNSCHEDULED FARM PERSONAL PROPERTY:**

- Hay and feed in the open for certain causes of loss
- Cost of restoring operations records

**OTHER STRUCTURES:**

- Buildings, barns, stables and structures other than dwellings
- Fences, corrals, pens
- Newly constructed structures automatically covered for up to \$250,000
- Private power and light poles
- Outdoor radio and TV equipment, antennas and towers
- Portable buildings and portable structures
- Improvements and betterments
- Building material and supplies kept on or adjacent to the insured location

**OTHER OPTIONAL COVERAGES AND ENDORSEMENTS:**

- High Value Dwelling Coverage - provides comprehensive coverages to address the needs of homes valued over \$1,000,000
- Disruption of operations
- Higher limits for transportation coverage
- Extra expense you incur to resume normal operations interrupted after a covered cause of loss
- Computer coverage endorsement
- Enhanced pollutant cleanup endorsement (increased limits ranging from \$25,000 to \$100,000); coverage applies on or away from the insured premises if the discharge is caused by collision, upset or overturn of a vehicle or its trailer
- Watercraft hull coverage
- Sump overflow and water backup from sewers and drains
- Identity Fraud Expense coverage

For an actual description of all coverages, terms and conditions refer to the insurance policy. Some coverages not available in all states.



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