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To learn more or apply for coverage, contact:

#### The Risk Specialists Company Advantage

Risk Specialists Company of Kentucky, Inc., a subsidiary of Risk Specialists Companies Insurance Agency, Inc. (RSCIA), provides access to the equine mortality program written by the Chartis insurers. RSCIA is one of the leading U.S.-based networks of specialized brokers with a number of regional offices, each staffed with respected experts who have local relationships with more than 5,000 retail brokers throughout the United States and Canada, and serve as key intermediaries between insurance brokers and specialized carriers to help manage a client's conventional and unique risks.

Risk Specialists Company of Kentucky, Inc. is a subsidiary of Risk Specialists Companies Insurance Agency, Inc. (RSCIA). RSCIA, a Chartis Company, is a premier broker of specialty property, casualty, and personal lines insurance. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com). All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Equine Mortality Insurance:  
Protecting Cherished Investments



### Protecting Cherished Investments

Horses are loyal companions, fierce competitors, cherished possessions, and significant investments of time and money. They should be treated as such and insured accordingly. The Chartis insurers have been providing mortality insurance for racehorses, show horses, pleasure horses, and other animals for over 25 years.

### Profile of a Winning Policy

Equine Mortality Insurance, from the Chartis insurers, provides broad coverage and specialized enhancements for horse owners. The program can provide coverage on such perils as a death due to a covered accident, illness, or disease, and responds in the event of a theft of an insured animal. Additional enhancements include specified and optional perils coverage.

The Chartis insurers provide the flexibility to increase a horse's insured value any time during the policy period — therefore, the limit of insurance keeps pace as the value of the animal is enhanced by industry recognition, race performance, training, etc.

### Key Extensions

**Emergency Colic Surgery** — provides up to \$3,000 in reimbursement for an emergency colic surgery. This coverage is automatically included.

**12-Month Extension** — extends coverage to respond if an insured animal dies within 12 months of the policy expiration from an injury or illness that is reported to the insurer while the policy is in force. This coverage is automatically included.

Insureds may purchase various endorsements to extend protection to key areas, including medical and surgical costs and "loss of use." Optional enhancements that may be added to a mortality policy include:

- **Major Medical and Surgical Coverage** — extends coverage to pay up to a specified limit in reasonable and customary veterinary costs, including covered medical and surgical expenses, for an insured animal. Limits are available up to \$12,500. A specific deductible applies per occurrence.
- **Loss of Use Coverage** — allows the insured to recoup 60 percent of the horse's insured value if the hunter/jumper, dressage, or other show horse becomes totally and permanently incapable of fulfilling its intended use due to a covered injury. Ownership of the horse transfers to the insurer in the event of a paid loss.
- **Stallion Permanent Disability Coverage** — provides indemnity against an insured stallion becoming totally and permanently unable to fulfill its intended use due to an accident, sickness, or disease.

### Fast-Track Claims Service

Chartis makes experienced specialists available around the clock to respond to claims. Located throughout our nationwide claims network, these specialists ensure that our policyholders receive courteous and prompt service.

