

LIVESTOCK INSURANCE
International Agribusiness Group



Protect Your
Horses with the
Best of the Breed

*Essential protection for your
valued investment*

THE
HARTFORD





Protect Your Horses with The Hartford

As a horse owner, you have invested considerable time, energy and money in your animals. So don't let the unexpected throw you. Make sure you have adequate insurance to protect your horses.

Whether you raise horses as your livelihood or own a few for pleasure, you can depend on The Hartford to protect your investment with a variety of mortality and medical insurance coverages.

Not only do we work with your local insurance agent to understand your needs, we use our national resources to develop products and services to meet those needs.

Take a closer look at how your independent insurance agent and The Hartford can keep you riding high in the saddle.



A Full Stable of Coverages

When you insure with The Hartford, you get value-packed protection. The following coverages are automatically included in your policy.

- ***Limited Animal Mortality*** – This coverage protects you against loss that results from a variety of perils, including fire, lightning, windstorm, hail, theft, collision and upset while in transit, accidental shooting, and drowning. In addition, The Hartford will pay the agreed value of the horse if death was caused by one of the perils listed in the policy.
- ***Livestock Mortality*** – This term insurance will pay the agreed value of your horse if it dies from any accidental or natural cause. It even pays this benefit if your horse is stolen.

- ***Emergency Colic Surgery*** – The Hartford’s plan automatically includes up to \$2,500 of coverage for emergency colic surgery expenses – at no additional expense.

Valuable Optional Coverages

With The Hartford, it’s easy to tailor your insurance program to meet your specific needs. Choose the coverages that are right for you from the following options, which can be added to your policy for a nominal charge.

- ***Loss of Use Endorsement*** – This coverage protects you from financial loss if your insured horse can no longer fulfill the function for which it is used, as stated in the policy. The Hartford will pay you 60% of the insured value.
- ***Surgical Expense Option*** – This coverage provides up to \$5,000 for surgical expenses incurred to save the life of an insured horse if surgery is required as a result of an accident, injury, sickness or disease.
- ***Major Medical Endorsement*** – If your horse requires surgical or medical attention as a result of an accident, injury, sickness or disease, this endorsement will reimburse you up to \$5,000 or \$7,500 per year per animal with a \$250 deductible per occurrence.

Experts Trained in Livestock

Since 1916, The Hartford has been committed to horse owners. And we continue to work with independent agents to develop industry-leading coverages and top-quality services that horse owners need.

Claim Services that Lead the Way

If you do suffer a loss, you'll have peace of mind knowing that you have The Hartford's expert claim team to help you work through your loss. Our livestock field offices are staffed with specialists experienced in handling livestock claims. In fact, many are horse owners themselves, so you can be sure you'll deal with people who understand your situation and are committed to settling claims promptly.

Financial Strength that Goes the Distance

You'll also feel better knowing your protection is riding on The Hartford's 193-year tradition of financial strength – a track record that's earned us high ratings from insurance industry analysts.

Call Today

To learn more about how we can help you protect your investment in horses, call your local Hartford agent or visit us at www.agribizexpress.com.



This brochure provides an overview of coverages and services. Coverages may differ in availability by state. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict between this brochure and the issued insurance policy, the terms and conditions of the policy prevail.

www.agribizexpress.com

Always thinking aheadSM

