

Equine Farm

Liability, Property, Umbrella and Auto designed for horse owners.



Equine Liability

Private Horse Owner Liability

The Private Horse Owner (PHO) is an individual that owns a horse(s) for personal use or show use only. Activities outside of personal use are considered to be a commercial use and should be referred to the Equine Operations Liability.



Equine Operations Liability



Insurance coverage can protect you and your business from the financial loss associated with risk as a horse owner or operator. There are many different types of insurance to consider when looking to protect your assets, and that is why Liberty Mutual is here to help you choose from our flexible options to customize the protection against risk as a horse owner or operator.

Featured Coverages:

Up to \$2,000,000 Aggregate Limit Available
 \$25,000 Chemical Drift Liability Coverage
 \$25,000 Transportation of Farm Chemicals
 No deductible
 Liberalization clause
 Ask us about options of adding PHO to a mortality policy.

Appetite Guidelines:

Preferred: Private Horse Owners, Boarding, Training, Breeding, Riding Instruction, Trainers, Farriers and Hobby Farms with Horses.
Undesirable: Public Trail Rides, Agritainment, Rescue Operations, Non-Certified Therapeutic Operations.

Personal Liability

Personal Liability coverage is available when insuring an owner occupied dwelling. Coverage can be endorsed for Personal Liability with your Equine Farm Liability.

Also ask us about Identity Theft Recovery Expense, a simple endorsement which provides \$15,000 in expense coverage.

Property - Dwelling

Coverage that helps you and your clients sleep at night

From a small incident to a major headache, our Equine Farm policy provides Dwelling coverage to defend against the unexpected things that can keep you and your clients awake at night. Check out some of the coverages included in our base form and optional enhancements that can help customize protection to ensure your customer's dwelling(s) are covered inside and out.



Owner Primary
Dwelling Protection



Replacement Cost included when
Dwelling insured at 80% ITV



Household Contents
Protection



Protective Safeguard
Credits Available



Scheduled Personal
Property Protection



Employee Dwelling
Protection



Inflation Guard
Protection



Loss Control
Tools

Dwelling Enhancement Guide

Dwelling Property Summary Of Coverages	Limit Of Insurance Liberty Base Form	Limit Of Insurance Bronze Level*	Limit Of Insurance Silver Level*	Limit of Insurance Gold Level*
Outdoor Radio And TV Antennas/Towers/Satellite Systems	\$1,000	\$5,000	\$7,500	\$10,000
Other Private Structures Appurtenant to Dwellings	10%	20%	25%	30%
Signs And Entrance Gates (Coverage B Only)	\$2,500	\$5,000	\$7,500	\$10,000
Special Limits Of Insurance – Coverage C: Gold, “Money”, Platinum and Silver	\$1,000	\$3,000	\$4,000	\$5,000
Special Limits Of Insurance – Coverage C: Letters Of Credit, Manuscripts, Passports, Stamps, Philatelic Property, Bills, Deeds and “Securities”.	\$5,000	\$10,000	\$12,500	\$15,000
Special Limits Of Insurance – Coverage C: Watercraft, Including Their Equipment, Furnishings, Outboard Engines Or Motors And Trailers	\$2,500	\$5,000	\$7,500	\$10,000
Special Limits Of Insurance – Coverage C: Trailers Or Semitrailers	\$2,500	\$5,000	\$7,500	\$10,000
Special Limits Of Insurance – Coverage C: “Business Property” On The “Insured Location”	\$2,500	\$5,000	\$7,500	\$10,000
Special Limits Of Insurance – Coverage C: “Business Property” Off The “Insured Location”	\$1,500	\$2,500	\$3,500	\$5,000
Special Limits Of Insurance – Coverage C: Theft Of Furs, Jewelry, Precious And Semiprecious Stones And Watches	\$3,000	\$5,000	\$7,500	\$10,000
Special Limits Of Insurance – Coverage C: Theft Of Goldware, Goldplated Ware, Silverware, Silverplated Ware, Platinumware, Platinumplated Ware And Pewterware	\$5,000	\$10,000	\$12,500	\$15,000
Special Limits Of Insurance – Coverage C: Theft Of Firearms And Related Equipment	\$7,500	\$10,000	\$12,500	\$15,000
Special Limits Of Insurance – Coverage C: Portable Electronic Equipment (While In Or Upon A Motor Vehicle Or Other Motorized Land Conveyance)	\$1,500	\$2,500	\$3,500	\$5,000
Special Limits Of Insurance – Coverage C: Portable Electronic Equipment Used Primarily In Connection With The Operation Of The Farm (While In Or Upon A Motor Vehicle Or Other Motorized Land Conveyance)	\$1,500	\$2,500	\$3,500	\$5,000
Special Limits Of Insurance – Coverage C: Household Personal Property Located In Any Farm Structure Away From Any Dwelling Occupied By Any Named Insured	\$3,000	\$5,000	\$7,500	\$10,000
Coverage Extension: Trees, Shrubs, Plants And Lawns	5% of Coverage A or 10% of Coverage C, max item \$500	10% of Coverage A or 15% of Coverage C, max item \$1,000	10% of Coverage A or 15% of Coverage C, max item \$1,500	10% of Coverage A or 15% of Coverage C, max item \$2,000
Coverage Extension: Household Personal Property Of “Insureds” Away From The “Insured Location”	10% of the Coverage C Limit or \$3,000; whichever is greater	20% of the Coverage C Limit or \$5,000; whichever is greater	20% of the Coverage C Limit or \$7,500; whichever is greater	20% of the Coverage C Limit or \$10,000; whichever is greater
Coverage Extension: Refrigerated Products – Not “Farm Personal Property” (no deductible applies)	\$1,000	\$2,000	\$3,000	\$5,000
Additional Coverage: Removal Of Fallen Trees	\$1,000 per loss with a maximum \$500 per tree	\$2,000 per loss with a maximum \$1,000 per tree	\$2,500 per loss with a maximum \$1,000 per tree	\$3,000 per loss with a maximum \$1,000 per tree
Additional Coverage: Credit Cards And Electronic Fund Transfer Cards Or Other Access Devices; Forgery; Counterfeit Currency (no deductible applies)	\$5,000	\$10,000	\$12,500	\$15,000
Additional Coverage: Sump Overflow And Water Backup From Sewers, Septic or Drains	\$5,000	\$30,000	\$50,000	\$100,000
Additional Coverage: Household Personal Property Of Others	\$2,500	\$5,000	\$7,500	\$10,000
Added Additional Coverage: Electronic Data And Restoration (Personal)	n/a	\$2,000	\$3,000	\$5,000
Added Additional Coverage: Lock Replacement Cost (No Deductible Applies)	n/a	\$1,000	\$1,500	\$2,000
Added Additional Coverage: Fire Extinguisher Recharge	n/a	\$1,000	\$1,500	\$2,000
Added Additional Coverage: False Alarm Coverage (no deductible applies)	n/a	\$100	\$250	\$500
Extended Replacement Cost and Ordinance Or Law Coverage (Requires 100% Insurance to Value)	n/a	n/a	125%	150%

*Not available in all states

Property - Equipment

Scheduled Farm Personal Property (Coverage E)	Unscheduled Farm Personal Property (Coverage F)
<p>Scheduled Farm Personal Property comes in all shapes and sizes based on the operation. Coverage Categories range from Combines to Saddles and we can also customize deductibles based on values of equipment. Our common categories of Scheduled Farm Personal Property are:</p> <ul style="list-style-type: none"> • Tractors • Grain • Hay – Straw – Fodder • Recreational Vehicles • Tack • Miscellaneous Tools & Equipment <p>Remember to review your Farm Personal Property schedules annually to review values and deductibles.</p>	<p>Unscheduled Farm Personal Property is typically utilized for larger schedules of equipment and larger operations. An annual schedule or statement of values is required prior to each renewal and the schedule is limited to one deductible option. Unscheduled Farm Personal Property also known as blanket equipment starts at a minimum \$50,000 limit and also has two coinsurance options (80% or 100%).</p> <p>Remember to review your Unscheduled Farm Personal Property statement of values annually to review values and submit to your underwriter prior to renewal.</p>
<ul style="list-style-type: none"> • Valuation: Actual Cash Value (ACV) • Replacement Cost available for Office Contents and Tack • Deductible Options for all Equipment 	<ul style="list-style-type: none"> • Valuation: Actual Cash Value (ACV) • Replacement Cost available for Office Contents and Tack • 80% or 100% Coinsurance Options

Property – Barns



Coverage that helps you and your clients sleep at night

From a small incident to a major headache, our Equine Farm policy provides Barn coverage to defend against the unexpected things that can keep you and your clients awake at night. Check out some of the coverage highlights that can help customize protection to ensure your customer's barn(s) are covered inside and out.



Replacement
Cost Options



Protective Safeguard
Credits Available



Inflation Guard
Protection



Loss Control
Tools

Equine Operations Property Enhancement

Equine Operations Property* Summary Of Coverages	Limit of Insurance
*Not available in all states	
Hay, Straw Or Fodder In The Open Stack Limit (Coverage E or F)	\$50,000
Additional Coverage: Cost Of Restoring Farm Operations Records	\$5,000
Additional Coverage: Extra Expense (Coverage E, F or G)	\$5,000
Additional Coverage: Transit (Coverage E or F)	\$25,000
Additional Coverage: Electronic Data Processing (Coverage E or F)	\$10,000
Coverage Extension: Replacement Machinery, Vehicles And Equipment Newly Purchased Or Leased (Coverage E Only)	\$150,000 / 45 days
Coverage Extension: Additional Machinery, Vehicles And Equipment Newly Purchased, Leased Or Rented (Coverage E Only)	\$250,000 / 45 days
Coverage Extension: New Construction (Coverage G Only)	\$500,000
Coverage Extension: Signs And Entrance Gates (Coverage G Only)	\$5,000
Additional Coverage: Pollutant Clean Up And Removal	\$25,000
Added Additional Coverage: Personal Effects And Property Of Others	\$5,000
Added Additional Coverage: Brands And Labels	\$25,000
Added Additional Coverage: Consequential Damage	\$25,000
Added Additional Coverage: Deferred Payments	\$25,000
Added Additional Coverage: Worldwide Personal Property	\$10,000
Added Additional Coverage: Exhibition Coverage	\$5,000
Added Additional Coverage: Fine Arts	\$5,000
Added Additional Coverage: Accounts Receivable	\$100,000
Added Additional Coverage: Employee Theft	\$5,000
Added Additional Coverage: Forgery Or Alteration	\$10,000
Added Additional Coverage: Money And Securities	\$10,000 On Premises \$5,000 Off Premises
Added Additional Coverage: Outdoor Property	\$25,000 Per Occurrence \$2,500 Per Item
Added Additional Coverage: Disruption Of Farming Operations	\$50,000
Added Additional Coverage: Alternative Utility Expenses	\$5,000
Added Additional Coverage: Contractual Penalties	\$5,000 Per Occurrence \$25,000 Aggregate
Added Additional Coverage: Criminal Reward	\$5,000
Added Additional Coverage: Fire Protection Device Recharge	\$1,000
Added Additional Coverage: Green Coverage	\$5,000
Added Additional Coverage: Loss Data Preparation Costs	\$5,000
Added Coverage Extensions: Emergency Vacating Expenses	\$5,000
Added Coverage Extensions: Automatic Increase At Time Of Loss	110%
Added Coverage Extensions: Inflation Guard (Coverage G Only)	4%
Amendment To Coverage Under Cause Of Loss Form: Utility Services – Direct Damage	\$25,000
Amendment To Coverage Under Cause Of Loss Form: Theft Extension	\$1,000
Amendment To Coverage Under Cause Of Loss Form: Utility Services – Disruption of Farming Operations	\$25,000

Property - Optional

**Not every risk is the same,
so why not customize a
policy for your client.**

Scheduled Personal Property

- Disruption of Farming Operations
- Equine Choice Property Enhancement (Dwelling Property Bundle – Bronze and/or Equine Operations Property Bundle)
- Equine Choice Dwelling Enhancement – Silver (per dwelling)
- Equine Choice Dwelling Enhancement – Gold (per dwelling)
- Identity Fraud Expense Coverage
- Inflation Guard (Barns)
- Orchard and Vineyard Property Coverage
- Pollutant Clean Up and Removal
- Winery Property Endorsement

The Equine Farm Package allows your customers to schedule their valuable possessions without a deductible. Coverage categories consist of the following:

- Camera Equipment
- Coins
- Fine Arts (Excluding Breakage)
- Fine Arts (With Breakage)
- Firearms
- Furs
- Golfer's Equipment
- Jewelry
- Musical Instruments
- Silverware
- Stamps
- Sports Equipment (including unattached boat equipment)

Check with your underwriter on all available endorsements in your state.

Note that any single item over \$10,000 in value requires an appraisal.

Umbrella

The Equine Liability Umbrella Coverage provides additional liability coverage protection over and above the schedule of underlying limits listed in your tailored policy against catastrophic liability loss.

Protection can start at \$1,000,000 and is available in \$1 million increments up to \$10,000,000. We also have the ability to offer limits over \$10,000,000 – so just ask your underwriter for additional options. The self-retained limit minimum is \$1,000 and an Umbrella is an easy way to round-out an account.

