

DO YOU NEED CARE, CUSTODY, or CONTROL INSURANCE?

YES, IF YOU ARE IN THE HORSE BUSINESS OF :

- **Boarding**
- **Training**
- **Breeding**
- **Transporting;**

Any Non-Owned Horses That Are In Your Care, Custody, or Control



Did you know that most Commercial Liability Policies exclude coverage for death or injury to non-owned horses in your Care, Custody, or Control?

This covers you if you become legally obligated to pay for a loss caused by death, injury, and theft to any non-owned horse and/or destruction of tangible property by non-owned horses in your Care, Custody, or Control.

Potential Exposures Include:

- * **A Non-Owned Horse in Your Care, Custody, or Control is Struck and Killed by a Vehicle after escaping from your paddock**
- * **A Non-Owned Horse Dies in an Accident while Being Transported by You**
- * **A Non-Owned Horse gets Loose during Training by You and Causes Injury to Itself**
- * **A Fire in Your Barn Destroys 5 Non-Owned Horses**

On the above scenarios, you could become Legally Obligated to pay for death or injury to the non-owned horse. Your Commercial Liability would not cover you for that. Without Care, Custody, or Control Coverage, you may have to pay a loss on the above scenarios through your own means. If that happens, legal costs and expenses could be an additional burden. The Care, Custody, or Control policy will also pay legal costs to defend any suit against you, subject to the policy limits, terms, and conditions.

The Care, Custody, or Control Coverage is available either as a stand-alone policy or as an endorsement to an Equine Farmowner Policy.

For more information on Coverage, Limits, and Price of the Care, Custody, or Control Policy, please contact your Agent:

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