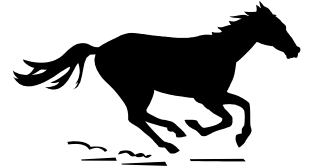


DO YOU NEED EQUINE LIABILITY COVERAGE?

YOU NEED THIS COVERAGE IF YOU ARE:

- **Boarding Horses**
- **Training Horses**
- **Teaching Horse Riding Instruction**
- **Conducting Horse Shows or Clinics**
- * **Conducting Your Horse Operations as a Business**



This covers you if you become legally obligated to pay for a third party loss due to bodily injury or property damage arising out of your equine operations. You select the Limits of Liability to suit your needs. Principal coverages include Medical Payments and Fire Legal Liability.

Potential Exposures Include:

- * **A Boarded Horse Escapes From Your Farm and is Struck by a Vehicle causing injury or death to the occupants and damage to the vehicle**
- * **A Student you are Training is Thrown off One of Your Lesson Horses and is Injured. The Student sues you for Bodily Injury**
- * **A Spectator at Your Horse Clinic is Kicked and Hurt by Your Horse while You are Walking the Horse to the Arena**

In the above scenarios, you could become Legally Obligated to pay for bodily injury to a third party. Without Equine Commercial Liability Coverage, you may have to pay a loss from the above scenarios through your own means. The Equine Commercial Liability policy pays all sums to which this insurance applies up to the policy limits. If that happens, legal costs and expenses could be an additional burden. The Equine Commercial Liability Coverage will pay legal costs to defend any suit against you in addition to the policy limits.

For more information on Coverage, Limits, and Price please contact your Agent:

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