



Insurance that knows its way around a stable.

100+ Years

That's how long we've been offering livestock insurance with these advantages:

- ▶ Generous standard coverage
- ▶ A wide range of coverage options
- ▶ Easy single-source access to underwriting and claims experience

We're here for you.

- ▶ Local underwriters
- ▶ Experienced claims professionals
- ▶ Updated products and services

All to help protect your equine investment.

As a part of their active lifestyle in a diverse environment, horses can encounter many hazards that threaten their life and health. We can help you manage these risks with our equine animal mortality coverage and other options, including major medical expense coverage.

Customized Coverage for Major Losses, from Accidents to Death

We offer a wide range of options allowing you to customize your horse's insurance coverage. These options include:

Equine Animal Mortality: Helps provide death coverage on a broad perils basis – including accident, injury, sickness and disease. Coverage for theft is also included.

Equine Animal Mortality – Limited: Helps provide coverage for death that results from a listed covered cause of loss – including fire, lightning, windstorm, hail, collision or upset while in transit, accidental shooting, drowning, and more. Coverage for theft is also included.

Emergency Colic Surgery Expense: Helps provide coverage for emergency colic surgery expenses at no additional premium. It is a standard endorsement to the equine animal mortality coverage.

Major Medical Expense: Helps provide coverage for veterinary medical and surgical expenses incurred for a covered horse as a result of a covered accident, injury, sickness or disease.

Surgical Expense: Covers up to \$5,000 of surgical expenses incurred to save the life of a covered horse when the surgery is required as a direct result of a covered accident, injury, sickness or disease. It is a selectable endorsement to the equine animal mortality coverage and an additional premium does apply. Limit of insurance options are available and an additional premium does apply.

Loss of Use: Helps provide coverage for a covered horse that becomes unfit for its first use specified in the policy due to a covered accident, injury, sickness or disease. A limited loss of use option covering only accident or injury is also available. Each option is a selectable endorsement to the equine animal mortality coverage and an additional premium does apply.

Accident, Sickness and Disease: Helps provide coverage for a covered stallion that becomes incapable of stud service due to a covered infertility, impotence, accident, injury, sickness or disease. It is a selectable endorsement to the equine animal mortality coverage and an additional premium does apply.

Coverage Extension – Newly Purchased Animal: Helps provide coverage for newly purchased horses. It is a selectable endorsement to the equine animal mortality coverage and the equine animal mortality – limited coverage.

Increased Mare Valuation: Increases the limit of insurance on a specifically listed mare to include the cost of the stud fee/embryo for a specified pregnancy. It is a selectable endorsement to the equine animal mortality coverage and the equine animal mortality – limited coverage.

With us, you can keep riding, competing, showing and investing with confidence.

In-house Claims Service – On Call 24/7

Your horse's condition can change in an instant due to events out of your control. When you suffer a loss, we're on it with timely and knowledgeable service. Our experienced, in-house claims adjusters are on-call 24 hours a day to assist you.

To learn more about our equine coverage, call us at **800-295-1815** or visit **[TheHartford.com/livestock](https://www.TheHartford.com/livestock)**



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of July 2025.

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