



AMERICAN RELIABLE INSURANCE COMPANY

How to Begin Coverage:

Please complete the [Mortality Application](#) and [Statement of Health](#) forms. This signed health statement will serve as the declaration that your horse is healthy and sound. See the "Binding Requirements" below for a list of other items that may be necessary in order to begin coverage.

Email your application documents to mortality@insureyourhorse.com along with your desired **Billing Option**. If you prefer to fax your application forms to us, send them to **(866) 207-6953**. Assuming the application, value and health documentation and prior carrier loss history (as needed) are in order, coverage will be requested bound effective on the date we receive all of the application documents, or any later date you designate. We'll email you to let you know that coverage has been bound.

Coverage will be placed with American Reliable Insurance Company, rated A (Excellent) by A.M. Best.

Binding Requirements:

- The [Mortality Application](#) and [Statement of Health](#) will need to be completed, signed / dated by you no more than 20 days before the desired effective date.
- If animal is not tattooed or registered, two photos, one of each side of the animal, are required.
- A [Vet Exam](#) completed no more than 20 days before the desired effective date will be required on all horses insured for more than \$100,000; animals under three months or over 15 years of age, racing use or those that have had a major health problem within the last twelve months.
- [Justification of Value](#) is required for all horses covered for more than their purchase price, as well as any horse insured for more than \$100,000.
- For leased horses, please provide a copy of your lease agreement as well as the name and address of the lessor.
- For financed horses, please provide the name and address of the lienholder.
- Let us know your **desired billing frequency** when you send your bind request to us. Send no money with the application. You will be billed according to the billing frequency selected.

Billing Options (Down payment and installments billed by American Reliable.)

- Direct Bill – Full annual payment.
- Direct Bill – Two equal installments of 50% of the premium at inception (\$500 minimum premium).
- Direct Bill – Four equal installments of 25% of the premium at inception (\$1,000 minimum premium).

Supplemental Instructions for Insurance Brokers:

- Send no payment with your submission. The insured will be billed according to the billing option selected. Commission will be paid to you as it is received from the insurance company.
- If you are not currently appointed to do business with Equine Insurance Specialists, please complete and return a [Sub-Producer Appointment Application](#) along with your submission. Be sure to include the following documents: W-9, current certificate of E&O insurance and a copy of your P&C license for the state in which your account is located.

Contact Us:

Equine Insurance Specialists, LLC
TEL (800) 723-9414
FAX (866) 207-6953
mortality@insureyourhorse.com

Lexington, Kentucky | Wellington, Florida
Tel: 800 723-9414 | Fax: 866 207-6953
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