



## BERKLEY EQUINE & CATTLE (STARNET 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](mailto: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, valuation / health documentation 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 confirm that coverage has been bound.

Coverage will be placed with StarNet Insurance Company, rated A+ (Superior) 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 30 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 30 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 and lessor's name and address.
- For financed horses, please provide the name and address of the lienholder.
- The **desired billing method** must accompany your submission in order to request coverage bound. Send no money with the application. You will be billed according to the billing frequency selected.

### Billing Options (down payment and installments billed by Berkley Equine & Cattle)

- Direct Bill – Annual (Payment in full.)
- Direct Bill – Two Payment (50% down payment, 50% at 3 months.)
- Direct Bill – Three Payment (40% down payment + 2 payments.)
- Direct Bill – Four Payment (25% down payment + 3 payments - \$1,000 minimum premium.)
- Direct Bill – Five Payment (35% down payment + 4 payments - \$2,500 minimum premium.)
- Direct Bill – Six Payment (35% down payment + 5 payments - \$2,500 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](mailto:mortality@insureyourhorse.com)

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