

## Protecting Your Companions

Infinitely loyal creatures, fierce competitors and cherished investments, horses are your lifeblood. Yet each year, many tragically fall victim to colic, lameness and other unfortunate incidents that threaten their life and health, causing immense heartache for owners.

## We Can Help

When an animal is this important, you go to great lengths to protect it. Berkley Equine & Cattle offers mortality insurance and various medical options to help you manage the burden of emergency veterinary bills and recover from the devastating illness, injury or loss of a horse.

We focus on protecting show, breeding and pleasure horses up to 18 years old located nationwide.

## The Top Choice

- **Experienced:** Our underwriters average over 20 years working with equine insurance and claims handlers bring more than 30 years of experience.
- **Affordable:** Various installment plans and online payment options are available to make paying bills easier and more manageable.
- **Reliable:** Our own specialized mortality and medical claims adjusters respond to claims 24/7. Policies are underwritten on behalf of StarNet Insurance Company, rated A+ by A. M. Best Company and a member company of W. R. Berkley Corporation, a Fortune 500 company.

*Contact an agent today to find out if your horse is eligible.*

“ I have been using Berkley for the past decade and have been extremely happy with their service. As a busy professional, I find their claims process to be very quick and uncomplicated. They have handled the most delicate claims with total professionalism and efficiency. ”

- Cathy Geitner  
Owner of Daniel F. Geitner Stables



**Berkley**  
Equine & Cattle™  
| a Berkley Company

Coverage is written through agents who specialize in equine insurance and who show, breed and race horses of their own. To learn more or apply for coverage, contact an appointed agent.

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## Equine Mortality & Medical Insurance



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Your horse's well-being is our top priority. The best care starts with selecting the right insurance plan. We offer a variety of limits and flexible coverage options to help you customize a solution for your needs and price point.

## MORTALITY COVERAGE

An unexpected horse fatality could be catastrophic. General mortality reimburses you for the horse's fair market value in the event of death or euthanasia due to an accident, illness, disease or injury, as well as theft. We offer agreed value coverage on qualified risks and the ability to increase an animal's limit to keep pace with its accomplishments during the policy.

## MEDICAL COVERAGE

With recent advancements in veterinary medicine, costs are continuing to rise. Certain procedures can exceed \$15,000. One or more medical coverage options may be added to your policy when mortality coverage is purchased.

## CHOOSE YOUR MEDICAL OPTIONS

- **Veterinary Services** – Can reimburse you for a range of services including diagnostics, medical treatment, surgery, hospitalization and medication costs related to a covered medical condition such as lameness, fractures, colic and many more. Limits available: \$7,500, \$10,000, \$12,500 & \$15,000.
- **Surgical Coverage** – May reimburse you for the cost of surgical procedures requiring general anesthesia as well as aftercare at the surgical facility. Coverage may be available when Veterinary Services coverage is not or it may be purchased to supplement Veterinary Services coverage at reduced rates. Limits available: \$2,500, \$5,000, \$7,500 & \$10,000.
- **Emergency Colic Surgery** – Specifically covers the cost of colic surgery up to \$5,000 limit at no additional cost on most mortality risks with the option to increase to \$7,500 or \$10,000 limit.

## GET THE MOST FROM YOUR POLICY

We carefully crafted our insurance policy to put you and your horse first. Here are a few examples of benefits that set us apart.

- **Less time wasted** – Your veterinarian suspects your horse has ulcers, but your carrier requires a diagnostic endoscopy to confirm before treatment is approved. Our policy generally doesn't impose such an obstacle to care.
- **More Savings** – Your horse undergoes multiple procedures and out-of-pocket expenses get out of hand because your carrier's co-insurance applies to everything. Our co-payments apply only to diagnostic testing.

Contact your agent today for more coverage details or visit [BerkleyEquine.com](http://BerkleyEquine.com) to learn more.