



THE HARTFORD GROUP OF INSURANCE COMPANIES

How to Begin Coverage:

Please complete the [Full Mortality Application](#) form. The signed application 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 and submit your [Premium Payment](#) in full to us online. 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 The Hartford Group of Insurance Companies, rated A+ (Superior) by A.M. Best.

Binding Requirements:

- a. The [Mortality Application](#) will need to be completed, signed / dated by you no more than 30 days before the desired effective date.
- b. A [Vet Exam](#) completed no more than 30 days before the desired effective date will be required on all horses purchased within the last 30 days, aged 17 years or older, insured for more than \$50,000 or for those that have had a major health problem within the last twelve months.
- c. [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.
- d. A copy of your **Pre-Purchase Exam** (if one was performed) is required for any purchased within 90 days of the requested effective date.
- e. Prior insurance company **Loss History** is required for any horse moved to Hartford from another insurance company.
- f. For leased horses, please provide a copy of your **Lease Agreement** as well as the name and address of the lessor.
- g. For financed horses, please provide the name and address of the **Lienholder**.
- h. Your online [Payment in Full](#) is required to bind coverage.

Supplemental Instructions for Insurance Brokers:

- a. Send no payment with your submission. You will be billed the net annual premium upon acceptance of the submission.
- b. 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