

## EQUINE MORTALITY COVERAGE



**YOUR HORSE. YOUR FRIEND. YOUR INVESTMENT.  
YOUR LIVELIHOOD. PROTECT THEM ALL.**

#### COVERAGE ROUNDUP

Choose from our full range of coverage options:

Mortality, full and limited

Emergency colic surgery expense

Major medical

Surgical expense

Loss of use

Stallion accident, sickness and disease

Coverage extension (newly purchased animal)

Increased mare valuation

Whether you invest in horses for work, breeding, show, or because you love to ride, you're making a long-term commitment worth protecting. With so much at risk, you need an equine mortality policy that can cover your horses for a whole range of hazards. With comprehensive insurance solutions.

For experience, flexible solutions and service, you can put your trust in The Hartford's equine mortality insurance.

#### TAILOR YOUR PLAN TO COVER A WIDER RANGE OF RISKS

Whether you own a horse for personal or professional reasons, The Hartford can provide tailored insurance coverage for your unique situation. Our coverage options include:

**Animal mortality coverage.** Provides death and theft coverage on a broad perils basis, including accident, injury, sickness, and disease.

**Prepare. Protect. Prevail.<sup>SM</sup>**

continued



## EQUINE MORTALITY COVERAGE

**Animal mortality – limited coverage.** Provides coverage for death and theft resulting from a listed covered cause of loss, including fire, lightning, windstorm, hail, collision or upset while in transit, accidental shooting, drowning, and more.

**Emergency colic surgery expense coverage.** Provides coverage for emergency colic surgery expenses as an endorsement to the animal mortality coverage at no additional cost.

**Major medical expense coverage.** For veterinary medical and surgical expenses incurred for a covered horse as a result of a covered accident, injury, sickness, or disease. Various limits of insurance options are available.

**Surgical expense coverage.** 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.

**Loss of use coverage.** Provides 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.

**Accident, sickness and disease coverage.** Offers protection for a covered stallion that becomes incapable of stud service due to covered infertility, impotence, accident, injury, sickness, or disease.

**Coverage extension – newly purchased animal.** Provides coverage for newly purchased horses.

**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.

### DAY OR NIGHT, WE'RE HERE TO HELP WITH CLAIMS

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

### KEEPING HORSE OWNERS IN THE SADDLE SINCE 1916

The Hartford was on the spot after 1917's Kansas City stockyards fire. We quickly responded to our insured cattle operations in the wake of recent Nebraska blizzards. And when a student in Texas had a sick horse with urgent needs, we were on call.

We're here for you, too, with local underwriters and experienced claims professionals. As the industry changes, we modify our products and services to help protect your equine investment. So you can keep riding, showing and investing with confidence.

### PREVAIL WITH TAILORED, QUALITY COVERAGE.

Call us today at **1-800-295-1815** or visit us at **THEHARTFORD.COM/LIVESTOCK**.



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. 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 Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc.

Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state Department of Insurance or The Hartford at 1-800-295-1815. All information and representations herein are as of September 2014.