

Equine Liability Insurance Questions and Answers

Question: What is the purpose of **Equine Liability Insurance**?

Answer: Liability policies are designed to help protect you if you are sued by a third party who is injured or whose property is damaged. A third party is generally someone who is not a family member or an employee. Coverage provides for defense costs as well as pays claims for which you are legally liable up to the policy limits.

Question: Who should purchase an **Individual Equine Liability** policy?

Answer: If you own horses but **do not** operate a commercial business, this policy can protect you against legal claims if your horse caused bodily or property damage to someone on or off your premises. In the event your personal horse injures a third party or damages their property, this policy provides coverage for defense fees and pays claims for which you are legally liable during the policy period. Example: Your horse gets loose and goes onto a road and causes an accident or injures someone at a horse show.



Question: Is there **Race Horse Owners Liability** Coverage?

Answer: Yes. This policy will provide protection for bodily injury or property damage to others caused by your horse. Individuals, partnerships, corporations and syndicates which own racing stock but are not directly involved in breeding, training or racing (i.e. contract with independent trainers, breeding farms) are eligible. The coverage of this policy is designed to insure you for your legal liability up to the limits of the policy and subject to the exclusions in the policy, settle claims for which you are legally liable, including defense costs.

Question: Who should purchase a **Commercial Equine Liability** policy?

Answer: This coverage is designed specifically for all types of horse related businesses. If you Board, Breed, Race, Train or give Riding Lessons, etc., you should have a Commercial Equine Liability policy. This policy protects you in the event a third party sues you for bodily injury or property damage. Coverage provides for defense costs as well as pays claims for which you are legally liable up to the policy limits.

Request Coverage Today!



Yearsley Bloodstock Insurance

861 Corporate Drive, Suite 205
Lexington, Kentucky 40503

Telephone: (859) 219-2100 / Cell: (310) 489-2993 / Fax: (859) 219-1178

insurance@yearsleybloodstockgroup.com / www.yearsleybloodstockgroup.com

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