



Star H Equine Insurance
www.starhinsurance.com
1-877-827-4480

Over 35 years' insurance experience from knowledgeable, active horse people to serve you, offering a full line of farm and equine insurance products and coverage.

Farm Insurance - Liability Insurance - Equine Mortality Insurance

LIABILITY INSURANCE AND HORSES

If you own horses do you need special liability insurance? The answer to this question is - probably yes.

Your horse gets out of the pasture in the middle of the night and is hit by a vehicle causing damage to the vehicle and possible injury to the occupants of the vehicle. Are you covered? Your horse kicks someone at the barn where you board causing serious injury. Are you covered?

If you have a Homeowners policy, it provides a coverage called Comprehensive Personal Liability. But don't automatically assume that this fancy sounding term covers you if you own horses just for your own personal use and enjoyment.

You should begin by contacting the insurance agent that provides your Homeowners policy. Ask him or her if your Homeowners policy provides liability insurance protection for your ownership of horses and does it cover you both on and off your property. If the answer to these questions is "yes", I would ask the agent to please confirm this in writing to you. If the answer is "no", this doesn't mean that you have to sell your horse immediately in order to avoid a possible horse related claim or lawsuit against you.

There is a coverage called Personal Horse Owners Liability and it is needed only when your Homeowners insurance agent says that your policy does not cover horse related incidents. This policy provides liability insurance protection for you wherever you may be - at home, at a horse show, at your boarding barn, on a trail ride, etc. Coverage is usually available at limits of \$300,000. to \$1,000,000. per claim and can cover you for owning up to five horses. In addition to the limit of liability you select the policy also provides legal defense costs in the event you are sued. The cost for this coverage with most insurance companies is \$150. to \$300. per year.

If you are involved in a "horse business" activity - boarding, training, breeding, lessons, etc., you will need to consider commercial forms of liability insurance to protect you in case someone is injured or their property is damaged as a result of your horse business. Examples of claims in this area would be - a student is injured while taking a riding lesson; a boarder is injured while riding on your property; a horse you have in training injures someone at a show; a boarded horse gets out and is hit by a vehicle, etc. The coverage that you should consider for these types of situations is commonly referred to as Commercial Equine Liability insurance. Basically, it protects you if someone is injured or their property is damaged as a result of your horse business. This coverage is also usually available at limits of \$300,000. to \$1,000,000. per claim and it does pay legal defense costs in addition to the limit of liability that you have. The annual cost for this coverage will depend on what "horse business" activities you are involved in and the size of your operation.

If your "horse business" involves your caring for horses belonging to other people - boarding, breeding, training, then you should consider adding Care, Custody & Control liability insurance to your program. This policy is designed to protect you if something happens to a customers horse - it gets sick, hurt, dies or is stolen and the owner, or their insurance company, tries to hold you responsible for the vet bills or the value of the horse. This is a two limit policy with one limit applying a maximum amount on any one horse and the other is an annual maximum for all



Star H Equine Insurance
www.starhinsurance.com
1-877-827-4480



Over 35 years' insurance experience from knowledgeable, active horse people to serve you, offering a full line of farm and equine insurance products and coverage.

Farm Insurance - Liability Insurance - Equine Mortality Insurance

claims. The annual maximum will usually come into play only in the event of a catastrophe situation such as a barn fire or trailering accident, etc. An example of the policy limits would be up to \$15,000. on any one horse subject to an annual maximum of \$100,000. The cost for this coverage is based on the limits of liability you select and the number of horses in your care.

For more information on the coverages mentioned in this article you can contact Butch Human at Star H Equine Insurance Agency at 1-877-827-4480 or visit their website at www.starhinsurance.com

Next month's article will address "Should You Insure Your Horse."