



## INSURANCE FOR YOUR FARM / STABLE

### **FARMOWNERS INSURANCE**

Generally, a Homeowner policy will not cover the risks associated with an equine business. For example, if you are in the business of boarding horses, training and/or providing riding instruction, the need for a Farmowners policy exists.

The insurance companies that Blue Bridle represents offer a Farmowners policy which is a package policy that can be customized to meet your needs. There are numerous options available to add or expand coverage. Basically, it will provide:

- hazard insurance for your residence and contents, much like a Homeowner policy;
- coverage for your farm barns, buildings and structures;
- coverage for farm personal property, such as machinery and tack;
- personal liability as well as commercial liability for your equine business operations.

### **CARE, CUSTODY OR CONTROL – LEGAL LIABILITY**

When you have non-owned horses in your care, in your custody or in your control, you may be held liable for injury to or even for the death of an animal as a result of your actions, or failure to act, which may lead to a claim against you. This exposure is excluded from commercial liability coverage. For example, if you are in the business of boarding or training horses, consider adding this coverage to the Farmowners policy by endorsement or it can be purchased alone, depending on the company.

There is a wide range of limits available to choose from – from \$2,500 per horse to \$500,000 per horse with variable aggregates. When selecting a limit, consider how many horses are in your care and how valuable they are. Coverage includes the cost to defend a suit that may be brought against you.

### **FARMOWNER UMBRELLA**

You may be eligible for excess liability limits on a separate Umbrella policy if your Farmowners policy is written through Blue Bridle. The Umbrella can come over the limits on your primary policies, i.e., your personal and commercial liability, auto insurance and Workers Compensation/Employer Liability. The minimum limits on the primary policy varies depending on the company – either \$500,000 or \$1,000,000 per occurrence. Other restrictions apply.

**Note:** Blue Bridle is limited geographically in accepting Farmowners applications due to travel distance to inspect the property for the carrier. Our territory normally includes New Jersey and nearby Pennsylvania. Exceptions may be considered under certain circumstances.

