



Allianz Global Corporate & Specialty®

Farm & Ranch Equine

Endorsements for property and liability. Offer your clients custom coverage with our Farm & Ranch equine solutions.

Your many types of equine exposures are already covered with our Farm Liability or Farm Commercial General Liability solutions.

Your clients who own horses or provide equine services for other owners can access specialized coverage in conjunction with their Multiguard® Farm & Ranch or Farm & Ranch Basic policy.

For additional protection from equine risks, your clients can choose from optional endorsements that address:

- Multiple horse-related property exposures
- Liability coverage for horses in the care, custody or control of the insured
- Risks involving riding instruction operations

With Allianz, you can build a policy from the ground up so your clients have the right coverage they need.

Property Coverage

Allianz offers two types of equine property endorsements:

Tack Coverage – Insures scheduled tack and related equine equipment. This endorsement provides replacement cost coverage at no additional charge.

Extended Property Coverage for Equine – Addresses multiple property exposures for equine risks, some of which go beyond what other carriers offer, for a flat charge. The coverage extensions and their sub-limits are as follows:

- Fences, corrals and pens – \$10,000
- Entrance gates, mailboxes and signs – \$5,000
- Cost of restoring farm operations records – \$10,000
- Refrigerated products – \$5,000
- Extra expenses – \$10,000
- Private power and light poles – \$2,000
- Equine tack and related equipment (on or off-premises) – \$10,000
- Employee's equine tack and related equipment – \$5,000
- Emergency veterinary services – \$500
- Livestock transit – \$20,000

Liability Coverage

We offer four separate endorsements that protect your clients from a variety of liability exposures that can arise from equine operations:

Care, Custody or Control – Specifies a maximum limit per horse, a limit per occurrence, and an annual aggregate limit.

Breeding, Training and Boarding Operations – Provides bodily injury and property damage liability protection for operations involving boarding, the training of non-owned horses, and breeding on the insured's premises.

Riding Instruction Operations – Covers bodily injury and property damage liability when providing equine riding or driving instruction, with or without an accessory vehicle.

Independent Riding Instructors – Allows for "additional insured" status for scheduled independent riding instructors providing lessons at the insured location.

About Allianz

As an international financial services company, we offer our 85 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty, and middle market risks and insures over half of the Fortune 500® companies.

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