American Reliable Insurance Company® provides expert agribusiness and mortality underwriting; a 24/7 web-based rate/quote/policy admin system; responsive, service oriented claims personnel; and a group rating of “A” (Excellent) by AM Best.
**Commercial Farm Auto**

This flexible, combined single limit policy provides coverage for vehicle repairs, bodily injury for multiple individuals, and heavy property damage resulting from a covered loss.

**Optional Coverages:**
- Lay-up discounts
- Enhancement endorsements
- Specialty type auto classes
- Preferred auto discounts

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**Mortality & Major Medical**

Insurance for the loss of equine assets due to theft, or death of a horse as a result of accident, injury, or illness/disease, including humane euthanasia.

**Available Coverages:**
- Mortality coverage for “agreed value”
- Emergency colic surgery expense reimbursement up to $5,000 included
- 90 day coverage extension after expiration, for losses reported during the policy period

**Optional Coverages:**
- Major medical & surgical coverage - available at $7,500, $10,000, and $15,000 limits with no co-pay (only the deductible applies)
- Equine accident & illness - $5,000 limit
- Surgical only coverage - $5,000 limit
- Equine colic coverage - $3,000 limit
- Horseman’s enhancement endorsement - up to $50,000 in tack coverage and $500 in necropsy/burial expenses
- Worldwide coverage - extends coverage outside the continental United States and Canada to include transit to the United States

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**Equine Liability**

Provides protection for commercial stable activities, including, but not limited to boarding, breeding, clinics, private lessons, riding academies, riding club events (sales and shows), and therapeutic riding operations (certification required).

- General liability
- Care, custody, or control
- Boarding, training, riding instruction, clinics, horse sales
- Riding clubs
- Therapeutic riding operations

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This is a summary only. Refer to the policy for coverage terms and conditions.