



Equine Insurance

Agri-Business Lines



Horse Owners Have Unique Insurance Needs

Standard homeowners or farm owners insurance does not adequately cover. We have a broad range of equine coverage, so no matter if you own a horse for pleasure, ranch work, provide boarding or training services, or own a number of horses for competition. Our Abram Interstate Agri-business Division is a longtime provider of equine-related insurance; 20 years and counting.

Coverage Lines Offered

- Stable Liability
- Personal Horse Owners Liability (Includes Boarding)
- Commercial Equine Liability
- Dwelling Coverage
- High Value Homes Coverage

Available Forms and Endorsements

- Equine Professional Services Endorsement
- Equine Property Endorsement
- Excess Liability
- Bodily Injury and Property Damage
- Optional Coverage for Disruption of Operations, Business Income and Computer Failure
- Additional Coverage for Pollutant and Debris Cleanup and Fire Department Services

Coverage Highlights

- Liability Limits of \$300K to \$1ML
- General Liability Aggregate Limits are 3 Times the Liability per Occurrence Limit
- No Liability Deductible
- Full Mortality and Theft
- Of Premises Liability - Participants Coverage for Horse Shows and Events
- No Liability Deductible
- Equine Tack and Equipment - New Only
- Major Medical (Includes Surgical)
- Care, Custody and Control

Target Class and Operations

- Individual Horse Owners for Pleasure and Work
- Training Facilities and Riding Instruction
- Boarding and Breeding Operations
- Farriers
- Riding Clubs
- Outfitters and Guides



Abram Interstate Insurance Services, CMGA
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