



Markel Quick Rater Coverage Plans



MARKEL

You're one step closer to protecting your horse—and Markel is here to help! With Markel's Quick Rater plans, each plan adds layer upon layer of financial protection—so the higher the plan, the more coverage you have working for you.

PLAN OVERVIEW

Ride ready

Essential coverage to get you in the saddle.

- Mortality
- Emergency colic surgical

Ride confident

Broader coverage for a more carefree ride.

- Mortality
- Emergency colic surgery
- Private horse owner liability
- Surgical

Ride complete

Most expansive bundle of coverages built for financial confidence.

- Mortality
- Emergency colic surgery
- Private horse owner liability
- Major medical
- Equine essentials

HORSE BUNDLING INSURANCE SOLUTIONS

COVERAGES	RIDE READY	RIDE CONFIDENT	RIDE COMPLETE
Mortality			
Emergency Colic Surgery			
Private Horse Owner Liability			
Surgical			
Major Medical			
Equine Essentials			

(Rates, coverages, and eligibility may vary by state and are based on your horse's age, breed, value, and intended use.)



COVERAGES AT-A-GLANCE

Coverage options and limits are based on your horse's insured value and eligibility. Higher insured values can qualify for additional coverage options. Expenses are reimbursed after the deductible is met. "Per occurrence", or "per claim", refers to the total amount Markel will pay per incident during the policy term.

Mortality: Reimburses you for the death, theft, or humane destruction of your horse, including accident, sickness, illness or disease. Agreed value protection from 24 hours to 25 years of age. Rates are based on age, breed and use.

Emergency colic surgery expense: Coverage for emergency colic surgery for eligible horses aged 30 days to 20 years with no prior history of colic/gastrointestinal disturbances.

Coverage limits available:

- \$2,500 included
- \$5,000 included
- \$7,500 buy-up
- \$10,000 buy-up

Major medical: Coverage for the cost of treatments due to accidents, illness or injury. Available for horses aged 30 days to 20 year. Deductibles available at \$375, \$500 and \$1,000. A 20% co-pay is applies. Coverage limits available:

- \$5,000 per occurrence
- \$10,000 per occurrence
- \$15,000 per occurrence

Surgical: Coverage for necessary surgical procedures due to accident, illness or injury. Available for horses 30 days to 20 years old. The deductible is \$50 for this coverage. Coverage limits available:

- \$5,000 per occurrence
- \$10,000 per occurrence

Private horse owner liability and third-party medical payments: Coverage for protection against legal claims if your horse causes bodily injury and property damage to others, on or off your premises anywhere in the U.S. Not applicable for commercial equine operations.

- Up to \$1 million liability limits
- \$5,000 in medical payments included

Equine essentials enhancement: Coverage designed to help with additional expenses that may arise from horse ownership, helping cover eligible horse equipment, emergency evacuation expenses, and necropsy or burial costs following a covered loss.

- **Owned horse equipment** – Protects against the loss or damage to any horse equipment owned by you used to ride or drive a horse (ex: saddles, bridles, blankets, tack). The limits of insurance are based on a specified value for each item and per occurrence for all owned unscheduled horse equipment. Deductibles available at \$250 or \$500. Coverage limits available:
 - ▶ \$5,000 per occurrence → \$2,500 per item
 - ▶ \$10,000 per occurrence → \$5,000 per item
 - ▶ \$15,000 per occurrence → \$7,500 per item
- **Non-owned horse equipment** – Protects against the loss or damage to any horse equipment not owned but in your care.
 - ▶ \$1,500 per occurrence → \$500 per item → \$250 deductible
- **Emergency evacuation** – This coverage helps reimburse reasonable expenses, such as temporary boarding, feed, and transportation, if you need to evacuate your Markel insured owned or leased horses in an emergency. The evacuation must be required by a mandatory order from a government or civil authority and result from a covered cause of loss.
 - ▶ \$30 per day, up to 15 days
 - ▶ No deductible
- **Necropsy and burial expense** – Coverage to pay for necessary and customary veterinary fees for necropsy, burial, cremation or disposal expenses incurred by you for your covered horse(s); provided the death of the horse is caused by a covered cause of loss. A veterinary report will be required.
 - ▶ \$500 per horse
 - ▶ No deductible

WE'RE HERE WHENEVER YOU NEED US.

Thank you for exploring coverage with Markel. To purchase coverage or discuss your coverage selections further, please contact us at +1.888.670.0220. Our team is available 24/7.

*The estimate provided herein represents a preliminary, non-binding approximation of the potential annual premium for equine insurance coverage, based on the horse-specific and policy-level selections indicated. This estimate is for informational purposes only and does not constitute an offer of insurance or a guarantee of coverage or pricing. The actual premium amount, terms, and conditions of coverage will be determined solely upon submission of a complete application and underwriting review by the insurer. A formal quote will be issued only after such review is completed. All coverage is subject to the terms, exclusions, and limitations of the final issued policy. Coverage is provided by one or more of the insurance companies within Markel, including Markel Insurance Company (NAIC # 38970), and policyholder services are provided by the underwriting manager, Markel Service, Incorporated, national producer license # 27585, in California d/b/a Markel Insurance Services license # 0645481. Insurance carrier, coverage, dividends, and services availability may vary by state.