



A member of
Liberty Mutual
Insurance Group

Product guide

Equine and livestock



Welcome

This product guide provides you with a comprehensive look at the insurance solutions Liberty Mutual Insurance has available and why partnering with us offers superior protection for your clients.

This product guide is just a starting point. For additional information on any of our products or services, please reach out to your underwriter. When you place business with Liberty Mutual Insurance, your clients have peace of mind that they are protected so they can focus on their business.

Our promises to you

- ▶ We are committed to **strong partnerships.**
- ▶ We combine **national resources with local knowledge.**
- ▶ We provide **consistency and stability.**
- ▶ We offer **innovative products.**
- ▶ We continually improve **ease of doing business.**



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Products — Mortality





Equine Mortality

We concentrate on providing insurance solutions for specific equine disciplines such as dressage, hunters, jumpers, racing, and Western uses, and breeds such as Arabians, Morgans, Saddlebreds, Standardbreds, Thoroughbreds, and Warmbloods.

Insurance coverage can help protect you and your business from the financial loss associated with risk as a horse owner. There are many different types of insurance to consider when looking to protect your assets, and that is why Liberty Mutual is here to help you choose from our flexible options to customize the protection against risk and loss of your animals.

All Risks of Mortality is a type of insurance coverage that automatically covers all risks that the insurance contract does not explicitly exclude. The Liberty Mutual Equine Mortality policy provides that security and peace of mind when owning horses.

Our All Risks of Mortality policy is endorsed to be agreed value, which means that our company will pay the value of the animal that is stated on the policy provided there is coverage for the loss.

Specified Perils provides another option for your security against risk to owned horse(s). Specific causes of loss are outlined in the policy, so ask us how Specified Perils could be an alternative solution.

Coverage	Use	Available age	Limit options	Notes
Emergency Colic Surgery (ECS)	All horses with no prior history of colic	30 days - 18 years	\$5,000 or \$10,000	\$5,000 is included in All Risks of Mortality policy
Stallion infertility	All	2 years - 18 years	100% Insured value	Accident, sickness, and disease
Surgical	Show, and/or performance, pleasure (not all breeds/uses)	90 days - 18 years	\$5,000 or \$10,000	Surgical Limit cannot exceed Mortality insured value. Deductible \$50.
Medical-surgical	Show, and/or performance (not all breeds/uses)	2 years - 15 years	\$5,000 or \$10,000 or \$15,000	Medical-surgical limit cannot exceed mortality insured value (minimum insured value \$15,000). Deductible options: \$500 or \$1,000.
Private Horse Owner's Liability	Noncommercial equine operations		\$500,000/ \$1,500,000 or \$1,000,000/ \$3,000,000	Limit options shown as occurrence/aggregate
Prospective foal	Broodmares	At least 42 days in foal		90-day extension clause available

Equine Mortality insurance provides short-term life insurance coverage as protection against the financial loss that an insured will incur from the death or humane destruction of an owned horse. An equine mortality insurance policy can be written on an all risks or a named perils basis and, where available, these policies can also be endorsed to provide medical, surgical, infertility, disability, or liability protection.

- ▶ An All Risks of Mortality Insurance policy will provide coverage for any cause of death or humane destruction unless otherwise excluded within the policy language. The Liberty Mutual Equine Named Perils coverage form provides protection against **13 named causes of loss**, with all other causes of loss excluded.
- ▶ Once older than **24 hours** almost all horses of any sex, breed, and use of horse have the ability to be insured for equine mortality insurance through the age of **18 years** for All Risks of Mortality and through **25 years** for Named Perils. It should be noted, however, that underwriting appetite may preclude some horses from coverage and you should check with underwriters when submitting a request to quote.
- ▶ For all new business or new additions to an All Risks of Mortality insurance policy, a Declaration of Health form will suffice for all horses aged 91 days through 14 years and that have an insured value of \$75,000 or less. A Declaration of Health form asks **10 questions** that can be answered by the insured that confirms that the health of the horse is acceptable for all risks coverage. Any horse considered over-age or with a higher insured value will need a full veterinary certificate completed.
- ▶ Any horse must be at least **24 hours** of age before they are eligible for coverage under an Equine Mortality Insurance policy, regardless of whether coverage is written on an All Risks or Named Perils basis.
- ▶ Regardless of insured value, a foal younger than **90 days** requires a veterinary certificate to confirm evidence of health in order to be insured for All Risks of Mortality. A horse that is being insured at an age less than **30 days** also requires the results of their Immunoglobulin G (IgG) and White Blood Cell (WBC) levels to be provided. A healthy foal should stand and nurse within the first **2 hours** of birth and it is important that the mare produce good-quality colostrum in order to provide the foal with the antibodies it needs to avoid infection at its most vulnerable time of life. The IgG and WBC levels are the most important indicators of a healthy foal.
- ▶ Unless otherwise advised by underwriters, a fully completed application of insurance should be provided that will give underwriting the pertinent information they need on the named insured, location, and their loss history, as well as providing details on the horses for which they are seeking coverage.



An overview of the important endorsements that can attach to an All Risks of Mortality insurance policy is provided at right – let your underwriter know if you have any specific questions.

- ▶ **Emergency Colic Surgery Coverage** – This is the standard surgical coverage endorsement that will normally attach to all risks of equine mortality insurance policies. The standard limit of liability is \$5,000 per covered animal at no additional premium for all breeds and uses. A higher limit of \$10,000 can be purchased for a premium of \$150 per covered animal. Any animal younger than 30 days, older than 18 years, or with a prior history of colic will be excluded from coverage under this endorsement.
- ▶ **Twelve months extension endorsement** – This is the standard mortality extension endorsement that will normally attach to all risks of equine mortality insurance policies.
- ▶ **Surgical coverage** – This endorsement is only available for show/pleasure/performance horses. The available limits of \$5,000 and \$10,000 per covered animal have an applicable deductible of \$50 for each and every claim. We will pay up to 70 percent of reasonable and customary charges for diagnostic testing. There is no copayment clause.
- ▶ **Medical/surgical coverage with copayment included** – This endorsement is only available for show/performance horses. The endorsement has a 20 percent copayment applied to all covered expenses and will pay up to 70 percent of reasonable and customary charges for diagnostic testing. Sublimits apply to shock wave therapy, regenerative therapeutics, and gastric ulcer treatment. Any accident, illness, injury, disease, or disability determined to be pre-existing is excluded unless underwriters specifically state otherwise.
- ▶ **No stacking – Medical/surgical coverage with copayment included and surgical coverage** can attach to an insured animal that also benefits from the **emergency colic surgery coverage** endorsement. However, no one animal can have medical/surgical with copayment and surgical coverage endorsements attach.
- ▶ **Private Horse Owner's Liability endorsement** – This endorsement can attach to the **Equine Mortality and limited theft, unlawful removal coverage policy form** where the named insured is an individual and owns all the insured horses shown in the **declarations** with a 100 percent interest. The intent of the endorsement is to provide coverage to the named insured should a scheduled horse cause third-party bodily injury (BI) or property damage (PD).
- ▶ **Stallion infertility (accident, sickness, and disease)** – This endorsement requires prior approval by underwriters. Whenever this endorsement attaches to an insured animal, coverage is subject to receipt and acceptance by underwriters of a satisfactory Veterinary Certificate with specific reference to genitalia.
- ▶ **"Prospective foal" coverage** – The rates applicable for the coverage are based upon number of days in foal, age of the mare, and previous blemishes. It is an underwriting guideline that, regardless of insured value, a Veterinary Certificate and manual palpation certificate are required at inception. Underwriting will waive the Veterinary Certificate requirement ONLY for mares acquired at public auction and only if underwriting is advised of the need to bind coverage before the mare has left sales grounds. If waived, underwriting requires receipt of the catalogue page from the auction that the mare was acquired from.



Livestock Mortality

We specialize in purebred registered animals used for breeding and show-stock across the United States.

Insurance coverage can help protect you and your business from the financial loss associated with risk as an animal owner. There are many different types of insurance to consider when looking to protect your assets, and that is why Liberty Mutual is here to help you choose from our flexible options to customize the protection against risk and loss of your animals.

All Risks of Mortality is a type of insurance coverage that automatically covers all risks that the insurance contract does not explicitly exclude. The Liberty Mutual Livestock Mortality policy provides that security and peace of mind when owning livestock.

Specified Perils provides another option for your security against risk to owned livestock. Specific causes of loss are outlined in the policy, so ask us how Specified Perils could be an alternative solution.

Coverage information

Policy terms

- Terms of coverage available from 30 days to one year.
- Coverage is available at 14 days of age.

All Risk Mortality

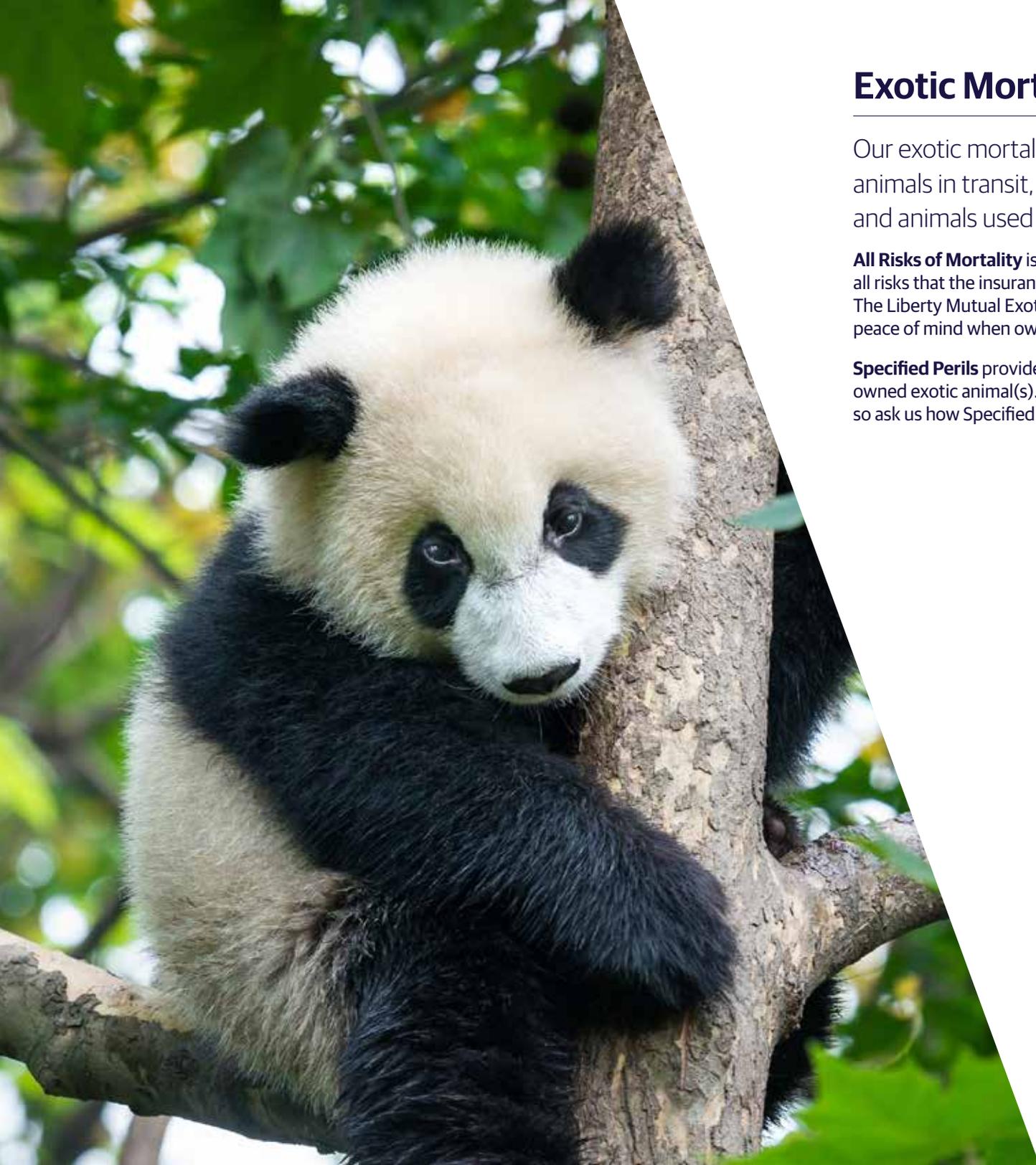
The Livestock Mortality coverage form is written on an "All Risks" basis. Therefore, all causes of loss are covered unless specifically excluded within the policy form or attaching endorsements.

Extension of coverage:

- The Livestock Mortality coverage form includes a ninety- (90) day extension clause. On the basis that coverage was provided on an annual basis, any accident, illness, injury, disease, or disability that was properly reported to the company will provide coverage for 90 days for any mortality loss as a result of the reported accident, illness, injury, disease, or disability.
- Should a mortality claim be paid under this extension period then full payment of premium is only required under the expired policy. A pro rata return of premium is due on the renewed policy from date of death/humane destruction.

Specified Perils coverage

- Covers death as the result of fire, lightning, or while in transit, and other perils as listed on the policy.
- Additional perils may be added by the Optional Perils Endorsement. Optional perils includes loss from accidental shooting, drowning, artificial electricity, attack by wild animals or dogs, or collapse of building. Additional premiums apply.



Exotic Mortality

Our exotic mortality product provides coverage for animals in transit, private collections, zoo animals, and animals used in the entertainment industry.

All Risks of Mortality is a type of insurance that automatically covers all risks that the insurance contract does not explicitly exclude. The Liberty Mutual Exotic Mortality policy provides that security and peace of mind when owning an exotic animal.

Specified Perils provides another option for your security against risk to owned exotic animal(s). Specific causes of loss are outlined in the policy, so ask us how Specified Perils could be an alternative solution.

Service Animal Mortality

Our service animal mortality product provides coverage for service animals specially trained in guard/police activities or medical assistance.

All Risks of Mortality is a type of insurance that automatically covers all risks that the insurance contract does not explicitly exclude. The Liberty Mutual Service Animal Mortality policy provides that security and peace of mind when owning a service animal.





Frozen semen and/or frozen embryos

We will insure the loss of frozen semen and/or frozen embryos against physical loss occurring during the policy period, in the event of direct physical loss or damage to frozen semen and/or frozen embryos from an external cause, or damage to the frozen semen and/or frozen embryos caused by the escape of liquid nitrogen from the container or flask in which the frozen semen and/or frozen embryos are stored. We also offer coverage in transit.

Coverage is only provided for "owned" frozen semen and/or frozen embryos.

Products — Equine Farm



Equine Liability

Private Horse Owner Liability

The Private Horse Owner (PHO) is an individual that owns a horse(s) for personal use or show use only. Activities outside of personal use are considered to be a commercial use and should be referred to the Equine Operations Liability.

Equine Operations Liability

Insurance coverage can help protect you and your business from the financial loss associated with risk as a horse owner or operator. There are many different types of insurance to consider when looking to protect your assets, and that is why Liberty Mutual is here to help you choose from our flexible options to customize the protection against risk as a horse owner or operator.

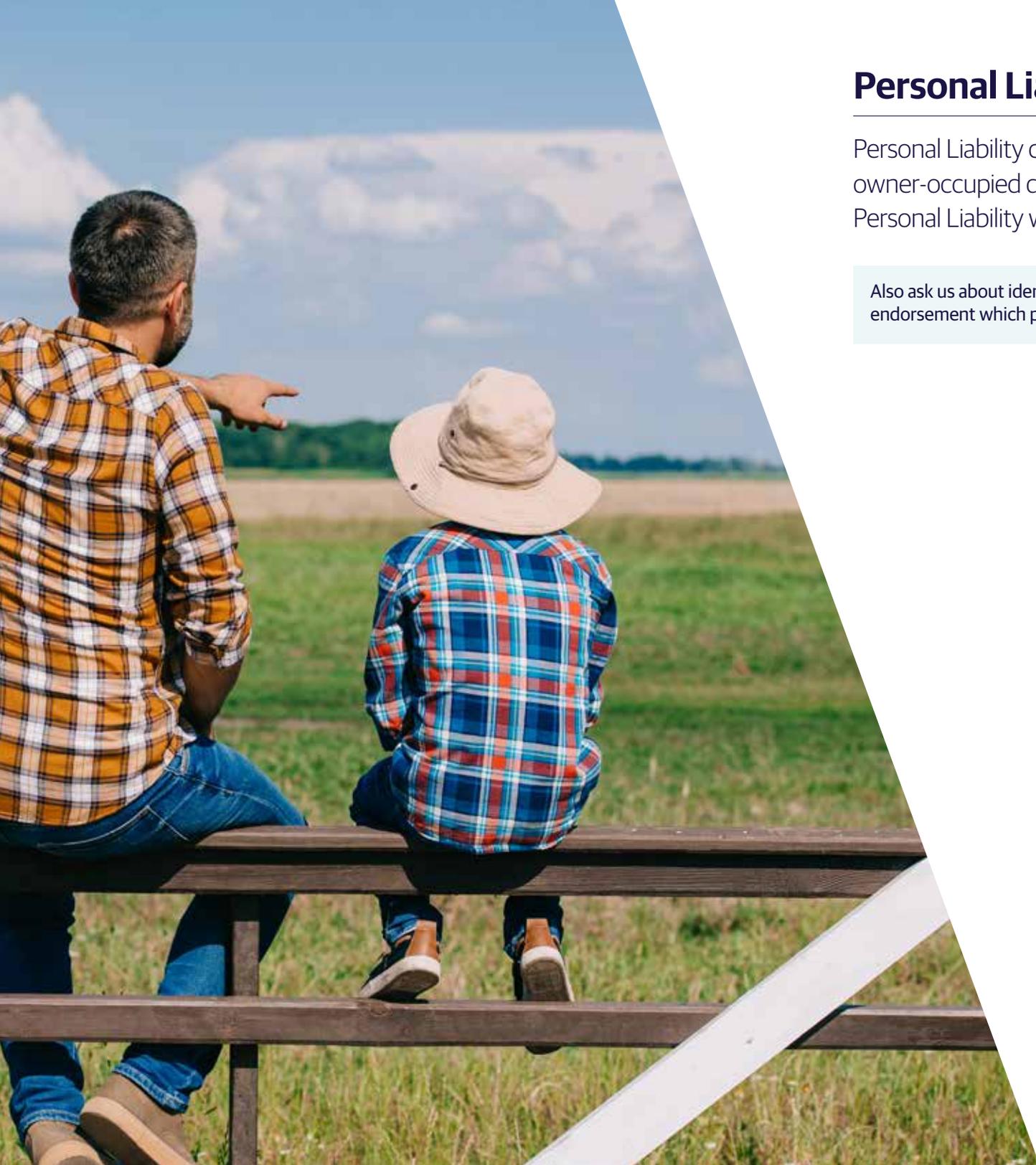
Featured coverages

- Up to \$2,000,000 aggregate limit available
- \$25,000 chemical drift liability coverage
- \$25,000 transportation of farm chemicals
- No deductible
- Liberalization clause
- Ask us about options of adding PHO to a mortality policy.

Appetite guidelines

- **Preferred:** private horse owners, boarding, training, breeding, riding instruction, trainers, farriers, and hobby farms with horses
- **Undesirable:** public trail rides, agritainment, rescue operations, noncertified therapeutic operations





Personal Liability

Personal Liability coverage is available when insuring an owner-occupied dwelling. Coverage can be endorsed for Personal Liability with your Equine Farm Liability.

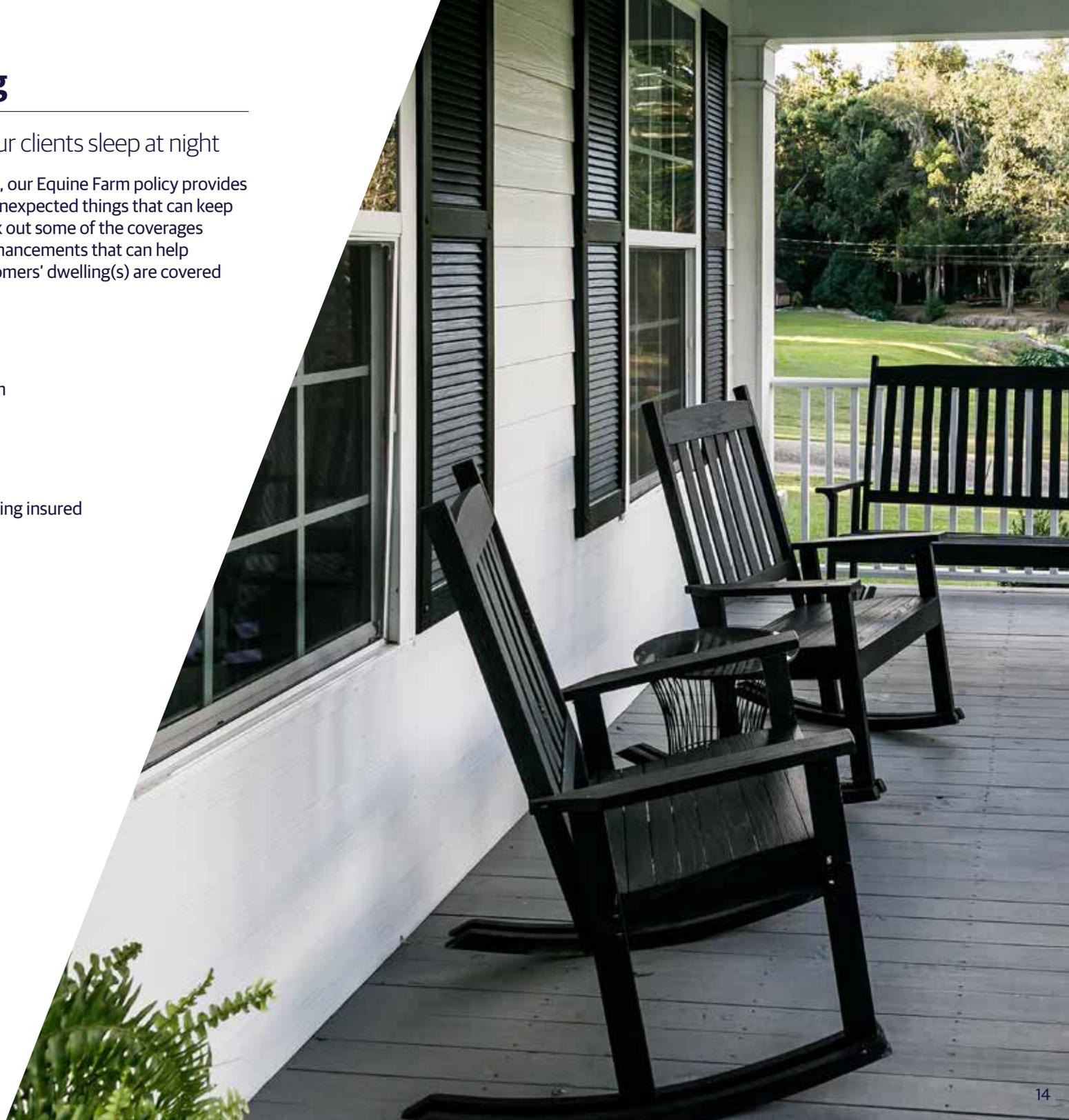
Also ask us about identity theft recovery expense, a simple endorsement which provides \$15,000 in expense coverage.

Property — Dwelling

Coverage that helps you and your clients sleep at night

From a small incident to a major headache, our Equine Farm policy provides Dwelling coverage to defend against the unexpected things that can keep you and your clients awake at night. Check out some of the coverages included in our base form and optional enhancements that can help customize protection to ensure your customers' dwelling(s) are covered inside and out.

- Owner Primary Dwelling protection
- Household Contents protection
- Scheduled Personal Property protection
- Employee Dwelling protection
- Inflation Guard protection
- Loss control tools
- Replacement cost included when Dwelling insured at 80% Insurance to Value
- Protective safeguard credits available



Property – Dwelling enhancement guide

Dwelling property summary of coverages	Limit of insurance Liberty base form	Limit of insurance Bronze level*	Limit of insurance Silver level*	Limit of insurance Gold level*
Outdoor radio and TV antennas/towers/satellite systems	\$1,000	\$5,000	\$7,500	\$10,000
Other private structures appurtenant to dwellings	10%	20%	25%	30%
Signs and entrance gates (coverage B only)	\$2,500	\$5,000	\$7,500	\$10,000
Special limits of insurance – coverage C: gold, "money", platinum, and silver	\$1,000	\$3,000	\$4,000	\$5,000
Special limits of insurance – coverage C: Letters of credit, manuscripts, passports, stamps, Philatelic property, bills, deeds, and "securities"	\$5,000	\$10,000	\$12,500	\$15,000
Special limits of insurance – coverage C: Watercraft, including their equipment, furnishings, outboard engines or motors, and trailers	\$2,500	\$5,000	\$7,500	\$10,000
Special limits of insurance – coverage C: trailers or semitrailers	\$2,500	\$5,000	\$7,500	\$10,000
Special limits of insurance – coverage C: "business property" on the "insured location"	\$2,500	\$5,000	\$7,500	\$10,000
Special limits of insurance – coverage C: "business property" off the "insured location"	\$1,500	\$2,500	\$3,500	\$5,000
Special limits of insurance – coverage C: theft of furs, jewelry, precious and semiprecious stones, and watches	\$3,000	\$5,000	\$7,500	\$10,000
Special limits of insurance – coverage C: theft of goldware, goldplated ware, silverware, silverplated ware, platinumware, platinumplated ware, and pewterware	\$5,000	\$10,000	\$12,500	\$15,000
Special limits of insurance – coverage C: theft of firearms and related equipment	\$7,500	\$10,000	\$12,500	\$15,000
Special limits of insurance – coverage C: portable electronic equipment (while in or upon a motor vehicle or other motorized land conveyance)	\$1,500	\$2,500	\$3,500	\$5,000
Special limits of insurance – coverage C: portable electronic equipment used primarily in connection with the operation of the farm (while in or upon a motor vehicle or other motorized land conveyance)	\$1,500	\$2,500	\$3,500	\$5,000

*Not available in all states.

Dwelling property summary of coverages	Limit of insurance Liberty base form	Limit of insurance Bronze level*	Limit of insurance Silver level*	Limit of insurance Gold level*
Special limits of insurance — coverage C: household personal property located in any farm structure away from any dwelling occupied by any named insured	\$3,000	\$5,000	\$7,500	\$10,000
Coverage extension: trees, shrubs, plants, and lawns	5% of coverage A or 10% of coverage C, max item \$500	10% of coverage A or 15% of coverage C, max item \$1,000	10% of coverage A or 15% of coverage C, max item \$1,500	10% of coverage A or 15% of coverage C, max item \$2,000
Coverage extension: household personal property of “insureds” away from the “insured location”	10% of the coverage C limit or \$3,000; whichever is greater	20% of the coverage C limit or \$5,000; whichever is greater	20% of the coverage C limit or \$7,500; whichever is greater	20% of the coverage C limit or \$10,000; whichever is greater
Coverage extension: refrigerated products — not “farm personal property” (no deductible applies)	\$1,000	\$2,000	\$3,000	\$5,000
Additional coverage: removal of fallen trees	\$1,000 per loss with a maximum \$500 per tree	\$2,000 per loss with a maximum \$1,000 per tree	\$2,500 per loss with a maximum \$1,000 per tree	\$3,000 per loss with a maximum \$1,000 per tree
Additional coverage: credit cards and electronic fund transfer cards or other access devices; forgery; counterfeit currency (no deductible applies)	\$5,000	\$10,000	\$12,500	\$15,000
Additional coverage: sump overflow and water backup from sewers, septic, or drains	\$5,000	\$30,000	\$50,000	\$100,000
Additional coverage: household personal property of others	\$2,500	\$5,000	\$7,500	\$10,000
Added additional coverage: electronic data and restoration (personal)	n/a	\$2,000	\$3,000	\$5,000
Added additional coverage: lock replacement cost (no deductible applies)	n/a	\$1,000	\$1,500	\$2,000
Added additional coverage: fire extinguisher recharge	n/a	\$1,000	\$1,500	\$2,000
Added additional coverage: false alarm coverage (no deductible applies)	n/a	\$100	\$250	\$500
Extended replacement cost and ordinance or law coverage (Requires 100% insurance to value)	n/a	n/a	125%	150%

*Not available in all states.



Property – equipment

Scheduled Farm Personal Property (Coverage E)

Scheduled Farm Personal Property comes in all shapes and sizes based on the operation. Coverage categories range from combines to saddles and we can also customize deductibles based on values of equipment. Our common categories of Scheduled Farm Personal Property are:

- Tractors
- Grain
- Hay – straw – fodder
- Recreational vehicles
- Tack
- Miscellaneous tools and equipment

Remember to review your Farm Personal Property schedules annually to review values and deductibles.

Valuation: **Actual Cash Value (ACV)**

Replacement cost available for office contents and tack.

Deductible options for all equipment

Unscheduled Farm Personal Property (Coverage F)

Unscheduled Farm Personal Property is typically utilized for larger schedules of equipment and larger operations. An annual schedule or statement of values is required prior to each renewal and the schedule is limited to one deductible option. Unscheduled Farm Personal Property, also known as blanket equipment, starts at a minimum \$50,000 limit and also has two coinsurance options (80 percent or 100 percent).

Remember to review your Unscheduled Farm Personal Property statement of values annually to review values and submit to your underwriter prior to renewal.

Valuation: **Actual Cash Value (ACV)**

Replacement cost available for office contents and tack.

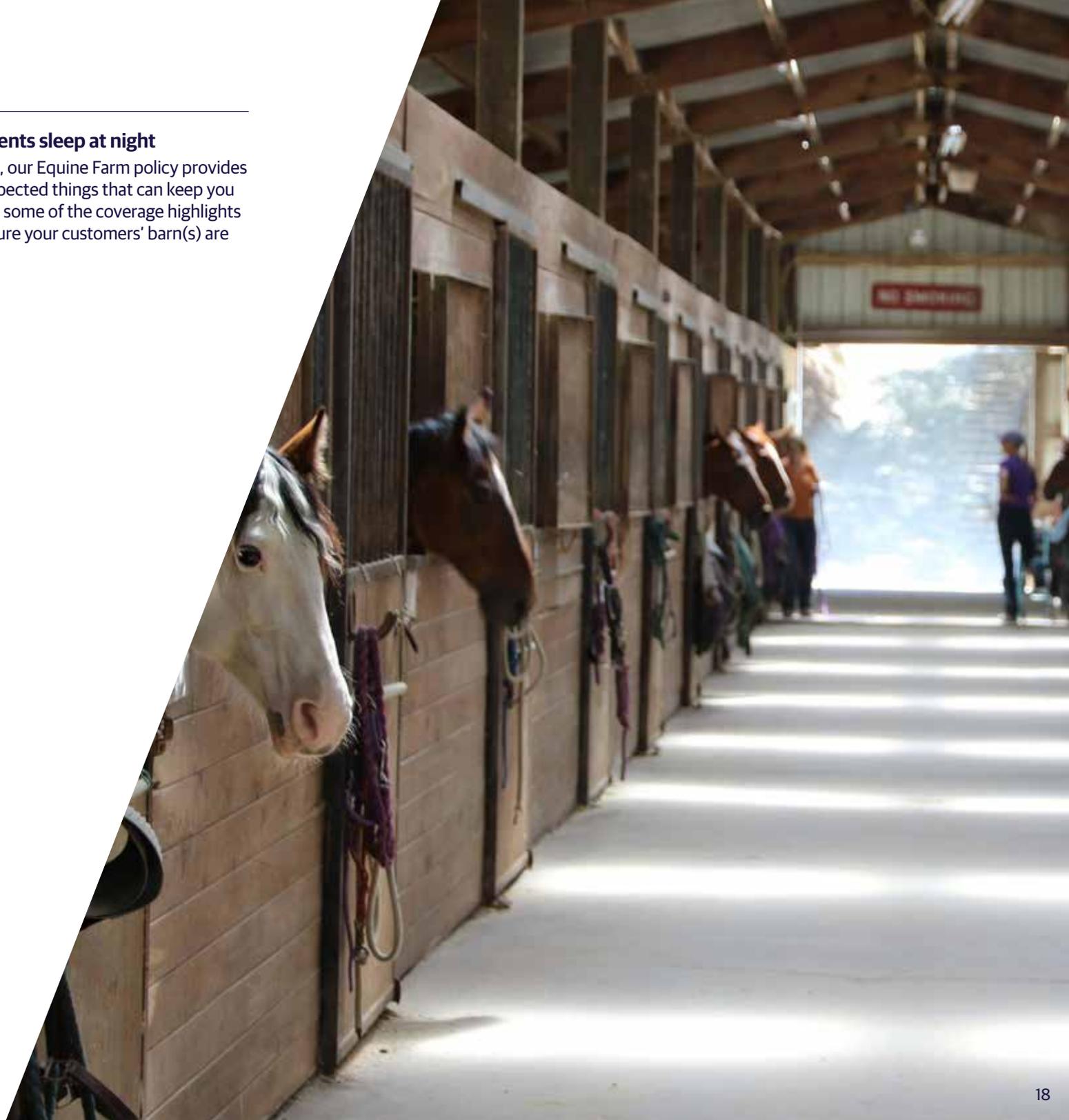
80 percent or 100 percent **coinsurance options**

Property — barns

Coverage that helps you and your clients sleep at night

From a small incident to a major headache, our Equine Farm policy provides Barn coverage to defend against the unexpected things that can keep you and your clients awake at night. Check out some of the coverage highlights that can help customize protection to ensure your customers' barn(s) are covered inside and out.

- Replacement cost options
- Protective safeguard credits available
- Inflation guard protection
- Loss control tools



Equine operations property enhancement

Equine operations property* summary of coverages	Limit of insurance
Hay, straw, or fodder in the open stack limit (coverage E or F)	\$50,000
Additional coverage: cost of restoring farm operations records	\$5,000
Additional coverage: extra expense (coverage E, F, or G)	\$5,000
Additional coverage: transit (coverage E or F)	\$25,000
Additional coverage: electronic data processing (coverage E or F)	\$10,000
Coverage extension: replacement machinery, vehicles, and equipment newly purchased or leased (coverage E only)	\$150,000/ 45 days
Coverage extension: additional machinery, vehicles, and equipment newly purchased, leased, or rented (coverage E only)	\$250,000/ 45 days
Coverage extension: new construction (coverage G only)	\$500,000
Coverage extension: signs and entrance gates (coverage G only)	\$5,000
Additional coverage: pollutant cleanup and removal	\$25,000
Added additional coverage: personal effects and property of others	\$5,000
Added additional coverage: brands and labels	\$25,000
Added additional coverage: consequential damage	\$25,000
Added additional coverage: deferred payments	\$25,000
Added additional coverage: worldwide personal property	\$10,000
Added additional coverage: exhibition coverage	\$5,000
Added additional coverage: fine arts	\$5,000
Added additional coverage: accounts receivable	\$100,000
Added additional coverage: employee theft	\$5,000

Equine operations property* summary of coverages	Limit of insurance
Added additional coverage: forgery or alteration	\$10,000
Added additional coverage: money and securities	\$10,000 on premises/\$5,000 off premise
Added additional coverage: outdoor property	\$25,000 per occurrence/ \$2,500 per item
Added additional coverage: disruption of farming operations	\$50,000
Added additional coverage: alternative utility expenses	\$5,000
Added additional coverage: contractual penalties	\$5,000 per occurrence/ \$25,000 aggregate
Added additional coverage: criminal reward	\$5,000
Added additional coverage: fire protection device recharge	\$1,000
Added additional coverage: green coverage	\$5,000
Added additional coverage: loss data preparation costs	\$5,000
Added coverage extensions: emergency vacating expenses	\$5,000
Added coverage extensions: automatic increase at time of loss	110%
Added coverage extensions: inflation guard (coverage G only)	4%
Amendment to coverage under cause of loss form: utility services – direct damage	\$25,000
Amendment to coverage under cause of loss form: theft extension	\$1,000
Amendment to coverage under cause of loss form: utility services – disruption of farming operations	\$25,000

*Not available in all states.



Property – optional

Not every risk is the same, so why not customize a policy for your client?

- Disruption of farming operations
- Equine choice property enhancement (Dwelling property bundle – Bronze and/or Equine Operations Property bundle)
- Equine Choice Dwelling enhancement – silver (per dwelling)
- Equine Choice Dwelling enhancement – gold (per dwelling)
- Identity fraud expense coverage
- Inflation guard (barns)
- Orchard and vineyard property coverage
- Pollutant cleanup and removal
- Winery property endorsement

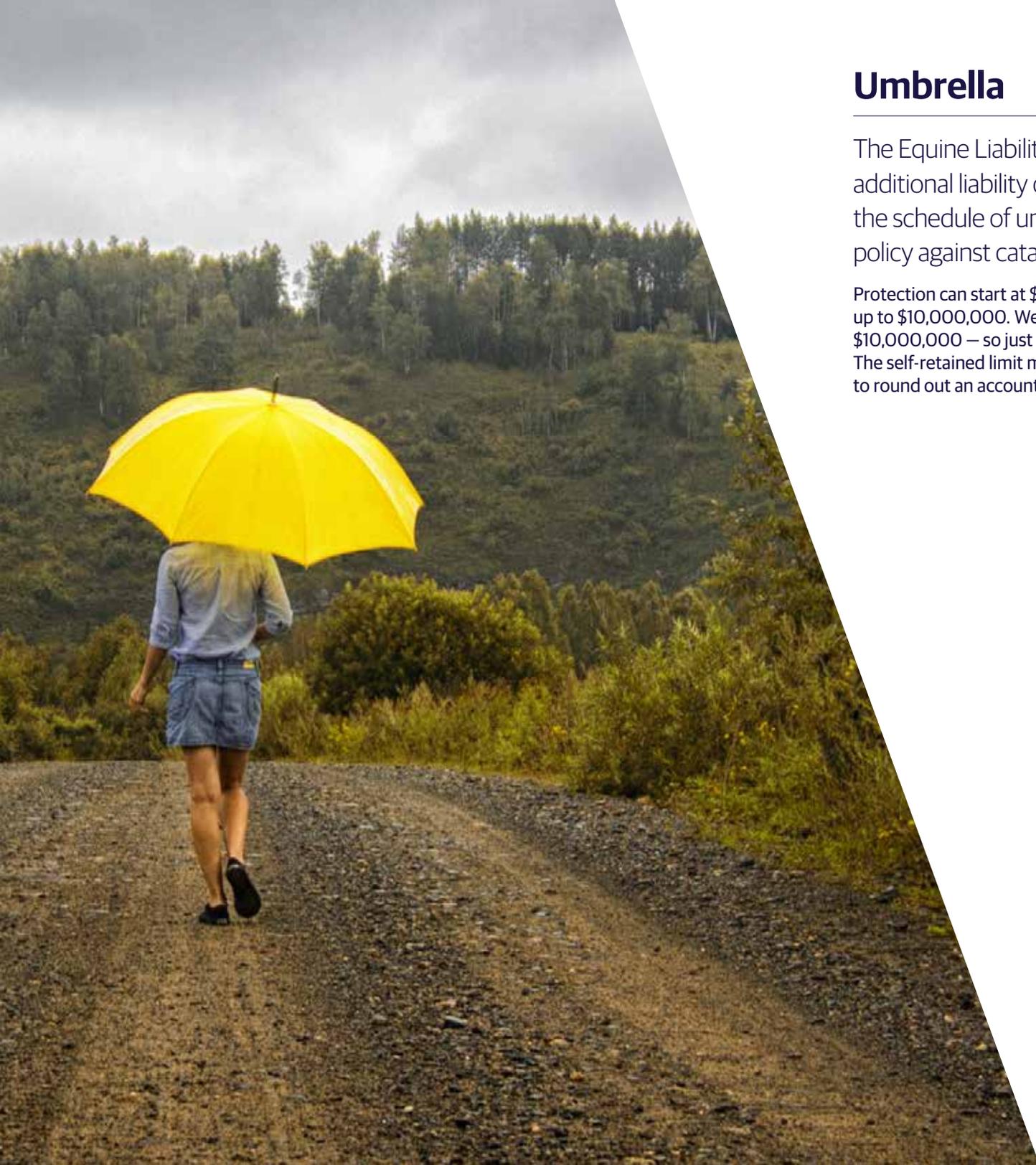
Check with your underwriter on all available endorsements in your state.

Scheduled personal property

The Equine Farm Package allows your customers to schedule their valuable possessions without a deductible. Coverage categories consist of the following:

- Camera equipment
- Coins
- Fine arts (excluding breakage)
- Fine arts (with breakage)
- Firearms
- Furs
- Golfer's equipment
- Jewelry
- Musical instruments
- Silverware
- Stamps
- Sports equipment (including unattached boat equipment)

Note that any single item over \$10,000 in value requires an appraisal.



Umbrella

The Equine Liability Umbrella coverage provides additional liability coverage protection over and above the schedule of underlying limits listed in your tailored policy against catastrophic liability loss.

Protection can start at \$1,000,000 and is available in \$1 million increments up to \$10,000,000. We also have the ability to offer limits over \$10,000,000 – so just ask your underwriter for additional options. The self-retained limit minimum is \$1,000 and an umbrella is an easy way to round out an account.

Automobile

Commercial auto insurance

Insure your commercial farm trucks, horse trailers, and personal automobiles with a single policy. Coverages available based on state laws: liability, comprehensive, collision, uninsured motorist, underinsured motorist, medical payments, personal injury protection, hired, nonowned, towing, and rental. Ask us about additional endorsements and enhancements that can be added to your auto policy.



Claims



Claims – Mortality

We believe that irrespective of whether you make a claim, knowing you will receive a world-class claims service is central to your choice of insurer.

At Liberty Mutual, we ensure we have technically excellent staff to look after your claim, and then empower these specialists to ensure decisions are made quickly and consistently. We do this because we are fully committed to supporting our clients before, during, and after a claim, reinforcing Liberty Mutual's commitment to help people to prosper.

Animal loss procedures

Do

- Report all sicknesses.
- Report all accidents, injuries, and deaths.
- Contact Liberty Mutual for permission prior to any surgical procedures.
- Call police in case of theft, shooting, or vehicular involvement.

Don't

- Perform any surgical procedure without contacting Liberty Mutual.
- Have animal put down without consent of Liberty Mutual.
- Have animal removed prior to performance of an autopsy.
- Neglect a police report if needed.

NOTICE: Please draw attention to these procedures to anyone having care, custody, and control of the insured animal. Failure to comply with the above-referenced loss procedures may jeopardize your coverage.



Animal Mortality claims

We are available to receive your immediate notice of all accidents, sicknesses, injuries, and/or deaths, 24 hours per day, 7 days per week.

equineclaims@libertymutual.com
24/7 @ 1-855-840-8041

Claims – Equine Mortality FAQs

▶ **When should I report a claim?**

You should inform us of a claim immediately. There are coverage limitations which may apply if a condition is not reported in a timely manner; therefore, communicating any abnormal condition with your horse, no matter how small it may seem, is essential. We are available 24/7 by phone and we are here to help you! Call us at 1-855-840-8041.

▶ **My vet is recommending colic surgery. Am I required to have it performed?**

Yes. If the vet is recommending colic surgery (or any life-saving surgery), the Mortality coverage requires that it be attempted in order to save the life of the animal. If it is not performed, the Mortality coverage may be jeopardized. Please contact our office for specific questions related to colic surgery and our requirements.

▶ **How do the deductible and copayment on my medical/surgical coverage with copayment included endorsement work?**

For each and every covered claim during the policy period, the deductible stated in the Declarations will be applied. We will not pay for covered expenses until the amount of covered expenses exceeds the deductible. A single claim includes all covered "surgical or medical treatment" and "miscellaneous extras" resulting from a covered "accident, illness, injury, disease, or disability". The copayment of 20 percent will be applied to the total of all covered expenses you pay for in excess of the deductible. While the deductible comes out once per claim payment, the copayment comes out of each payment made.

▶ **Do I have an option for coverage for treatment without the copayment?**

Yes. We offer a surgical endorsement that does not have a copayment included and the per-claim deductible is only \$50! The Surgical coverage requires that some form of surgery (considered to be cutting and stitching) is involved in order for the diagnostics and treatment to be considered for coverage.

▶ **Is there coverage available for diagnostic tests and/or treatments?**

Yes, the optional medical/surgical coverage with copayment included endorsement and surgical endorsement afford coverage for 70 percent of diagnostic testing including but not limited to x-rays, ultrasounds, MRIs, nuclear scintigraphy (bone scan), CT scans, gastroscopies, and bloodwork. In order for certain treatments to be covered (i.e., gastrogard, marquis), we require specific diagnostics be performed, so please check with us to find out what is required first.

▶ **Does my policy cover joint injections?**

No, we do not cover injections of drugs such as corticosteroids, hyaluronic acid, Adequan, and Legend, regardless of how it is given (i.e., intra-articular, intramuscular, or intravenous). Additionally, there is a standard policy exclusion for any treatment related to arthritis, navicular syndrome/disease, and/or degenerative joint disease.

▶ **My vet is recommending shockwave and stem cell therapies. Are these covered therapies?**

Yes, the medical/surgical coverage with copayment included endorsement does afford coverage for treatments such as shockwave and regenerative therapeutics including stem cell, PRP, and IRAP. There are sublimits involved so we recommend contacting our office to determine how much coverage is available.

▶ **Are rehabilitation centers and alternative therapies covered under the medical/surgical coverage with copayment included endorsement?**

No, we do not cover alternative therapies that are typically found at rehabilitation centers including but not limited to laser, aqua-tread, magnetic treatment, corrective shoeing, chiropractic, acupuncture, and massage. However, we provide coverage for hospitalization at an accredited school of veterinary medicine or a licensed veterinary clinic only under the Medical/Surgical endorsement.

▶ **My policy is renewing, but I have an open claim. Do I have an extension of coverage under the medical/surgical coverage with copayment included endorsement or mortality coverage?**

Yes. Your policy comes with a built in 90-day extension in the event there is a condition which onsets prior to the renewal and is reported as required by the policy. Additionally, we offer a 12-month extension endorsement which gives you a total of 12 months after renewal for any mortality claims resulting from conditions which onset prior to the renewal and are reported as required by the policy. Please contact our office to get specifics on when your coverage expires and what limits may apply.

Claims – Equine Farm

We believe that irrespective of whether you make a claim, knowing you will receive a world-class claims service is central to your choice of insurer. Confidence that you have a full understanding of how your policy will respond in the event of a loss, and how you will be treated when you make a claim, is core to our claims service promise.

Reporting a claim

The best way to report a claim is to contact your agent. They will help you with the claims process. Refer to your policy for your agent information on the declarations page. If you are not sure on how to proceed, please contact us at equineclaims@libertymutual.com or 844-845-6606 during our regular business hours of 8:30 a.m. – 5 p.m. Eastern.



Common information needed to report a claim

Please be ready to share with your agent or our claims specialist the following information to help make the claim reporting process quick and efficient:

- Contact names (your name, policyholder name, agent name, and any witness names)
- Contact details (address, phone numbers, and email)
- Type of loss (liability, property, or auto)
- Liberty Mutual policy information (policy number if available)
- Details of the claim (date, time, parties involved)

We are a company with a unique perspective and commitment to help people to prosper. From preinception to claims settlement and beyond, we promise to deliver an exemplary service to our clients.

Services



Services

Our commitment to helping you succeed includes services and expertise to save time, respond to client and prospect questions, and manage your agency operations efficiently. It's all about **helping you succeed**.



Experience

When you partner with Liberty Mutual Insurance we are with you from start to finish because, like you, we deliver on our promises: strong partnerships, consistency and stability, broad innovative products, and ease of doing business. Our equine and livestock associates are experienced and educated, so let us help!



Claims

We know claims don't happen often, but when they do, you want partners who are knowledgeable and responsive. Our claims team is focused on getting your clients back up and running following a loss and protecting their animals and operations.



Billing

We offer a variety of installment options for your clients based on our product offerings. Ask us what options are available for your clients.



Policy delivery

With electronic policy delivery your clients can get their policy documents faster and more conveniently than ever; and you save time and costs.

It's all about helping you succeed.

This product guide is just a starting point.
For additional information on any of our products or services,
please reach out to your territory manager or underwriter.

www.libertyspecialtymarkets.com
equineandlivestock@libertymutual.com
1-800-607-0459



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