

Horse owners have unique insurance needs. Standard homeowners or farm owners insurance does not adequately cover equine operations such as the breeding, boarding, transporting or training of horses. Our agents will work with you to design the valuable coverage at a competitive price. As a Travelers customer, you can expect excellent service from our equine insurance underwriters, loss prevention specialists, and claim handlers.

As one of the largest, long time providers of equine-related insurance, Travelers is in-synch with your insurance needs.

We don't just insure the stable, we insure a way of life.



TRAVELERS 
Insurance. In-synch.™

**Custom Insurance
for Horse Owners**

Agribusiness

In-synch with your GROWING businessSM



For more information, please contact
Builders & Tradesmen's Insurance Services, Inc.

877.649.6682 Toll-free

916.772.9200 Main

916.772.9292 Fax

6610 Sierra College Boulevard

Rocklin, California 95677

License #0D10271

www.btisinc.com

TRAVELERS 

The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

.....
This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2008 The Travelers Companies, Inc.
All rights reserved. CP-4881BTIS New 12-08

*We don't just insure the stable,
we insure a way of life.*



Special Coverages for Horse Owners

Equine Property Endorsement

- Up to \$10,000 for damage or loss to tack and equipment
- \$1,500 for spoilage of animal health products
- \$3,000 for replacement of signs
- \$3,000 for fences, corrals and pens

Equine Professional Services

- Liability for trainers – property damage coverage for non-owned horses

Stable Liability

- Liability coverage for stable owners' operations

Care, Custody and Control

- Covers livestock which are in your care, custody and control

Equine Mortality

- Including accident, injury, sickness and disease

Standard Coverages

Dwelling

- Dwellings and attached structures
- Trees, shrubs, plants and lawns within 250 feet of a covered dwelling for up to \$2,000
- Optional coverages:
 - Replacement cost on dwelling (including ordinance and law option)

Other Private Structures

- Unattached garages and structures appurtenant to the dwelling

Household Personal Property

- Furniture and household contents
- Increased limits for personal articles and valuables are available to meet your needs



Liability Coverages

- Basic and comprehensive liability coverage for bodily injury and property damage to others
- Liability for personal and advertising injury
- Product liability
- Fire legal liability for \$50,000

Additional Coverages at No Extra Cost

- Pollutant cleanup and debris removal for \$10,000 (can be increased)
- Fire Department service charge with no sub-limit
- Damage to property removed for safekeeping (for 30 days and up to \$100,000)
- Removal of fallen trees near your residence up to \$2,000

Additional Living Expense

- Coverage for necessary increases in living expense if a covered loss renders your home uninhabitable

Scheduled Farm Personal Property

- Theft of miscellaneous tack and equipment on or away from insured premises

Blanket or Unscheduled Farm Personal Property

- Hay and feed in the open for certain losses
- Cost of restoring operations records

Other Structures

- Buildings, barns, stables and structures other than dwellings
- Fences, corrals and pens
- Newly constructed structures automatically covered for \$250,000 for 60 days
- Private power and light poles
- Outdoor radio and TV equipment, antennas and towers
- Portable buildings and portable structures
- Improvements and betterments
- Building material and supplies kept on or adjacent to the insured location

Other Optional Coverages and Endorsements

- High Valued Dwelling coverage - provides comprehensive coverages to address the needs of homes valued over \$1,000,000 (lower in some jurisdictions)
- Unit Owners coverage – for condo units or co-op apartments located away from the farm
- Disruption of operations
- Higher limits for transportation coverage
- Extra expense you incur to resume normal operations interrupted after a covered cause of loss
- Computer coverage endorsement
- Enhanced Pollutant Cleanup endorsement (increased limits ranging from \$25,000 to \$100,000) coverage applies on or away from the insured premises if the discharge is caused by collision, upset or overturn of a covered vehicle or trailer
- Watercraft Hull coverage
- Sump overflow and water backup from sewers and drains
- Identity Fraud Expense coverage