

Let us service your equine insurance needs  
with prompt, friendly and  
reliable service.



**Contact: Marla Moore**

10234 Shelbyville Road  
Louisville, KY 40223  
Monday — Friday  
8:30 A.M. — 4:30 P.M. EST

**(800) 346.8880**  
(502) 245.6878  
(502) 245.9698 fax

web: [www.marlamoore.com](http://www.marlamoore.com)

e-mail: [ieamarla@bellsouth.net](mailto:ieamarla@bellsouth.net)



## Mortality

Protecting the unique insurance needs of horse  
and farm owners, breeders, trainers  
and riding instructors



# Livestock Mortality

## Livestock mortality coverage is a life insurance

policy designed to cover the investment in your horse. It is an **all risk** policy which will cover death due to illness, accident, or disease. Theft is included as well as humane destruction. There are certain exclusions which are stated in the policy.

In addition, if you report a claim before the policy expires coverage is extended for a full 12 months for mortality after your policy expires should the horse die due to that reported condition. *(available for horses through 15 years)*

We insure all breeds and uses. For example:

- Show
- Dressage
- Hunter/Jumpers/Eventers
- Pleasure
- Breeding
- Racing

*The following endorsements are optional and can be added to your mortality policy for an additional premium provided the necessary requirements are met.*

## Major Medical Endorsement

The major medical endorsement will pay reasonable and customary veterinary charges, including surgery, made necessary due to an accident, disease or illness. This coverage will help you control veterinary expenses for unforeseen events dealing with the health of your animal.

## Surgical Only Endorsement

The surgical endorsement provides coverage for the veterinary expense of surgical treatment including anesthesia due to an accident, disease or illness. In addition to the surgery, coverage for up to 35% of the surgical fee for hospitalization, X-rays, medication and lab tests as a result of surgery are included.

## Loss of Use Endorsement

*(available for show horses through age 12 years)*

Should your horse become permanently incapable of fulfilling the functions for which it is used as stated in your policy, you may suffer a financial loss.

In the event of a **loss of use** claim this coverage pays you:

**Option #1** - 75% of the insured value and the company takes possession and title of the horse.

**Option #2** - 50% of the insured value and you retain possession of the horse. A complete set of leg X-rays are required for this coverage. It is also required that you carry Major Medical coverage.

## Infertility Endorsement for Breeding Stallions

This endorsement protects your investment should your stallion become permanently unable to breed due to a specific illness, disease or accident that occurs during the policy period.

## Prospective Foal

This coverage is designed to insure the loss of an unborn foal. Rates are based on individual criteria and the stud fee paid. *(Available for Thoroughbreds only)*

