



"DONNERTANZ" Dressage Hanoverian  
Photo courtesy of Ellen Sullivan & Ticket to Ride Farms, LLC  
Bradford, Massachusetts



**ARK AGENCY**  
ANIMAL INSURANCE SERVICES

## Life and Health Insurance for your horses, cattle and other animals

### ABOUT ARK AGENCY

*Ark Agency is a subsidiary of Ark International Group. It's principal is licensed to place insurance business in 50 states. We have been insuring horses and other animals through quality A Rated Insurance Companies (Insurers) since 1978. Our service representatives are here to assist you with your equine (and other select livestock) insurance needs. Horse insurance is our specialty!*

### INSURANCE FOR YOUR HORSES

Your horses can represent a significant investment of time, money, training and care, not to mention your hopes and plans for the future. To protect your investment it is important for you to know about the various insurance products that are available for most horses when in the prime years of show, breeding and usage potential. Other terms used to describe insurance products are **insurance policy** or **insurance contract** or **insurance coverage**. To follow are the names and descriptions of some available coverage's we offer.

### FULL MORTALITY & THEFT INSURANCE

Available for horses, cattle, some other livestock, and dogs.

A type of insurance for your horse that is similar to a Term Life Insurance Policy for a person.

- Full Mortality Insurance will protect you against financial loss upon the death of your insured horse (or animal) caused by or necessitated by both natural and accidental

causes while the animal is in the Continental U.S. and Canada. Proven theft insurance is also included. Under certain circumstances and with the Insurer's approval, insurance can be extended to animals while in some foreign countries. The Full Mortality policy pays only upon death or theft of an insured animal.

This is not a "Fall In Value" or "Loss of Use" insurance; therefore it does not insure against minor injuries, depreciation of value, nor failure of the animal to perform the duties or requirements for which it is kept or intended. Surgical and Major Medical Insurance, while not part of the Full Mortality policy, can usually be added to it, although it is not generally available for horses under six months of age or over 15 years of age.

Any animal proposed for insurance must be physically sound and in good health. A current veterinary certificate of examination is not usually required but is subject to company guidelines. While basic coverages are similar from one Insurer to another, each Insurer has different requirements for qualification, and

This is not an insurance policy.



Please refer to the policy wording for a complete description of the coverages





features and modifications that are unique to their insurance contracts. Policies are usually written for a 12 month period to be renewed upon the expiration or anniversary date.

**The rate for Full Mortality** is calculated per \$1,000 in value. The premium may be subject to a minimum amount per animal, and / or per policy. The rate is based upon the breed, type of use, and age. Once the rate and insurable value have been determined, the premium can be calculated.

**Other coverages that may often be added to a Full Mortality Insurance Policy by endorsement include:** Surgical, Major Medical, Single Trip Transit, International Air Transport and Territorial Limits Including Transit, European Extension, Loss of Use, and Stallion Infertility Insurance. A description of each follows in this brochure.

**WHERE TO BEGIN:** Call an Ark Agency Representative for rates, policy and company details, qualification and evaluation requirements and to choose an Insurer that suits your needs. We will help you determine which application(s) you should use and advise on how to put insurance in force.

## LIMITED MORTALITY INSURANCE

(Also known as *Specified Perils* or *Extended Named Perils Insurance*)

Available for horses, cattle, some other livestock, and dogs.

A type of *Mortality Insurance* policy that will protect you against financial loss upon the death of your insured animal due to specified perils. The perils commonly insured against under the basic insurance contract include:

- Fire & Lightning, or smoke resulting there from;
- Collision, derailment or overturn of certain conveyances while in transit, including loading and unloading;
- Collapse of bridges and culverts;
- Earthquake and / or floods;
- Windstorm, cyclone, tornado, hail;
- Explosion; and
- Aircraft and Objects falling there from.

Optional (or additional) Perils that may be added to this insurance contract usually include:

- Accidental Shooting (except by the Insured or employees of the Insured);
- Drowning;
- Artificial Electricity;
- Attack by dogs or wild animals;
- Collapse of building; and
- Theft (death of the animal need not be a factor).

Coverages and conditions vary from one Insurer to another. Horses that may not qualify for Full Mortality can often be insured under this type of contract.

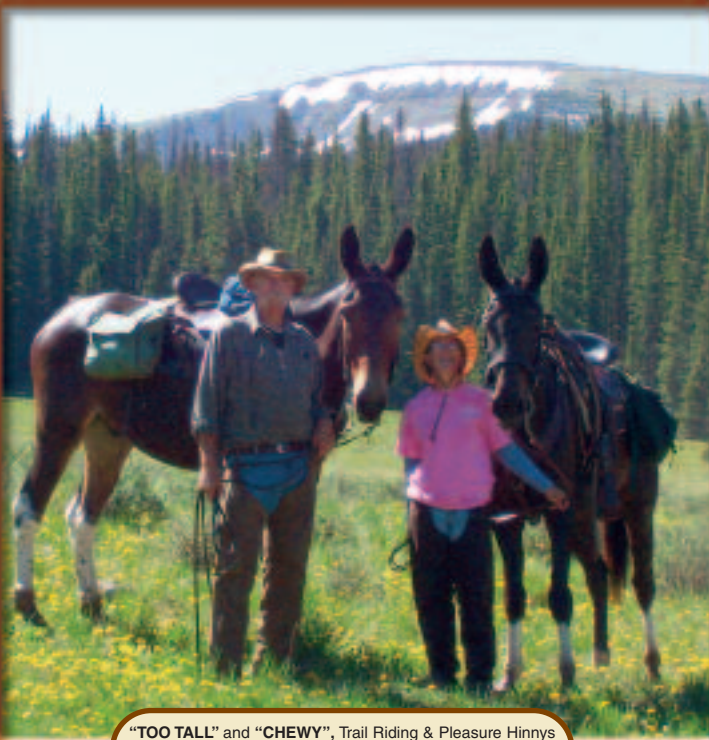
**WHERE TO BEGIN:** Call an Ark Agency Representative for rates, policy and company details, qualification and evaluation requirements and to choose an Insurer that suits your needs. We will help you determine which application(s) you should use and advise on how to put insurance in force.

## VALUABLE OPTIONAL COVERAGE TYPES

Tailor your insurance by including the coverages that are right for you!

**NOTE:** In the event of a claim, the loss must take place between the inception date and expiration date of the policy or endorsement.





"TOO TALL" and "CHEWY", Trail Riding & Pleasure Hinnys  
Photo courtesy of Ron & Carolyn Gruby  
Marianna, Arkansas

## **SURGICAL ENDORSEMENT (Horses Only)**

A type of coverage that insures against:

- Loss incurred to an Insured in relation to the insured horses's requirement of surgical procedure.

This coverage is added as an endorsement to a Full Mortality Policy. The Insurer agrees to payment for a licensed veterinarian's reasonable and customary surgical fees incurred as a result of an illness or injury and to save the life of an insured horse, including approved non-surgical medical fees incurred within a certain period of time following surgery that are directly relating to the surgery. A specific limit is established by the Insurer (usually up to \$5,000) A deductible may or may not apply. Premium is set at a fixed charge per horse and is usually fully earned at inception. Some exclusions apply. Coverages and conditions vary from one Insurer to another, and are subject to company guidelines.

## **MAJOR MEDICAL ENDORSEMENT (Horses Only)**

A type of coverage that insures against:

- Loss incurred to an Insured in relation to an insured animal's requirement for surgical procedure or major medical expense.

This coverage is added as an endorsement to a Full Mortality Policy. The Insurer agrees to payment for a licensed veterinarian's reasonable and customary fees which are necessitated by accident, illness, disease or injury. A specific limit is estab-

lished by the Insurer (usually between \$5,000 and \$10,000), depending upon the choices of available limits each company may offer. It is usually subject to a deductible. Premium is set at a fixed charge per horse and is usually fully earned at inception. Some exclusions apply. Coverages and conditions vary from one Insurer to another, and are subject to company guidelines.

## **TRANSIT INSURANCE:**

**Single Trip Transit, International Air Transportation, Territorial Limits Including Transit, and European Extension.** [Available for horses, cattle, some other animals]

A type of coverage that insures against:

- Financial Loss for the established value of an insured animal if it dies during transit (transport). According to the needs or classifications that follow -

Single Trip Transit Insurance is available as a separate policy. This insurance generally goes into effect when the animal is being loaded and coverage terminates when the animal is unloaded at its final destination. Depending upon the age of the animal and other criteria, this type of insurance may be purchased for Full Mortality during the transit period, or just for Specified Perils that may result in accidental death of the insured animal.

International Air Transportation Insurance is applied by endorsement to an animal insured under a Full Mortality Policy. This coverage extends insurance to include international air transport of the animal.

## **Territorial Limits Including Transit Insurance**

**OR European Extension** is applied by endorsement to an animal insured under a Full Mortality Policy. This coverage extends insurance to include the animal stay in specified territories outside of the Continental U.S. and Canada.

The conditions vary for Transit Insurance somewhat from one insurance company to another. Some exclusions apply.





**MINIATURE HORSE**

Photo courtesy of Donna Gough of Vanity Grove Farm, Amelia, Virginia  
"Snapped by Shannon" (Troglauser), Mulligans Run Farm, Lexington, SC

## LOSS OF USE ENDORSEMENT

Available on some horses depending upon use, age, value, and other factors.

A type of coverage that is added by endorsement to a Full Mortality Policy, and insures against:

- Financial loss to a horse owner in the event an insured horse becomes permanently incapable of fulfilling the functions for which it is used as stated in the policy. A description of the two types follow:

**Full Loss of Use:** This coverage provides that in the event an insured horse becomes permanently incapable of fulfilling the designated functions for which it is used as stated in the policy, but its condition does not necessitate destruction for humane reasons, the Insured will be paid a percentage of the insured value of the disabled horse. Limits and Policy Conditions vary from one insurance company to another. Some exclusions apply.

**Limited Loss of Use (External Injury Only):** This coverage provides that in the event that an insured horse becomes permanently incapable of fulfilling the functions for which it is used as stated in the policy, as a result of external, accidental and violent means, but its condition does not necessitate destruction for human reasons, the Insured will be paid a percentage of the horse's insured value. Limits and Endorsement Conditions vary from one insurance company to another. Some exclusions apply.

## STALLION INFERTILITY ENDORSEMENT - DUE TO ACCIDENT, SICKNESS & DISEASE

Available on "proven" breeding stallions. Qualification depends upon age, value and other factors.

A type of coverage that insures against:

- Financial loss due to the insured "proven" stallion becoming permanently impotent, infertile, or incapable of breeding mares, which must be the result of an accident, illness or disease.

Stallion Infertility coverage is added by endorsement to a Full Mortality Policy. Policy conditions vary from one insurance company to another. Some exclusions apply.

## FREQUENTLY ASKED QUESTIONS

These questions and answers may also apply to other livestock and animals other than horses; however, for questions relating to other animals please contact one of our service representatives.

Ark Agency is a general agency and therefore represents several Insurance Companies. To follow are general answers to some commonly asked questions about Full Mortality Insurance. Please keep in mind that coverages and conditions vary from Insurer to Insurer and may change with little or no notice.

### 1. Are there age requirements to insure a horse?

Insurers consider a foal insurable once it reaches 24 hours of age, and an adult horse through 14 years of age, using their standard rates. Most will insure those 15 and older for Full Mortality, but often the rates are increased and the values may be subject to review and company approval. Limited



"LACEY LANE'S BLUE SHUFFLES", Brabant Belgian (rare)  
Photo courtesy of Lacey Lane Carriage Company and Hellen Clarke  
Nokesville, Virginia





"PANACHE", Exhibition & Dressage Friesian  
Photo courtesy of Lisa Strangward Dietsch  
Medina, Ohio

Mortality or Named Perils insurance is usually available on horses that do not qualify for Full Mortality.

## 2. How is the insurable value established for a horse?

Generally we are limited to the purchase price as the insurable value on a recently purchased horse. But if since you've owned the horse, you have incurred actual training costs (not including cost of board), or have established show or competition records, or have established a breeding record for the animal, you can complete a Justification or Substantiation of Value form. We can submit this form to the Insurer for review to determine a higher insurable value. **Note: For homebred foals that you have raised, a basic value is established at 2 times (and occasionally up to 3 times) the stud fee paid. For approval of a higher value on such foals, the Insurer needs to see documentation of bloodlines, the show or competition records of full siblings and / or values they have been sold for, or the training costs and show records for the foal. It is very important to go through this evaluation process when insurance is put in force, so that the value does not come into question at time of claim. Speculative and sentimental value, replacement cost and loss of profits are not considered by an Insurer to be part of the insurable value.**

## 3. How do I prove or verify that my horse is sound and healthy enough to be insured?

Companies and conditions vary from one Insurer to another, but generally the companies offer insurance on horses with insured values under \$50,000 without a veterinarian's exam. The application for insurance will instead require a current Statement of Health form to be completed and signed by the policy holder to verify that the horse is in sound insurable health. In some cases, at least 30-day-knowledge of the horse is required. Therefore it is in the policyholder's best interest to know the health- history of the horse. *(A pre-purchase vet exam is always a good idea.)* Veterinary exams will be required on foals less than 30 days of

age. Generally a veterinary exam is required for over-age horses, other livestock, and for some optional coverages.

## 4. When does the insurance go into force?

Before becoming effective, the application for insurance must be approved by the Insurer. Normally, the policy goes into force once we have received all the required application paperwork (completed, signed and dated by the Insured, and a premium payment post-marked to Ark Agency prior to and not later than the inception date requested. (Please call a service representative for credit card payments or approval of payment options.) Policies are usually written for a 12-month period. However, policies may be written for a shorter term in some cases, and may be cancelled when a horse is sold.

## 5. How do I renew my policy?

Your agent will usually notify you in writing 30 to 45 days prior to the expiration date. You will be provided with instructions and application paperwork to complete for renewal. You may confer with your agent about changes to the policy you wish to make. It is important that you return the completed forms and the required payment in advance of the expiration date to assure continuous and uninterrupted insurance on your horse(s) or livestock.

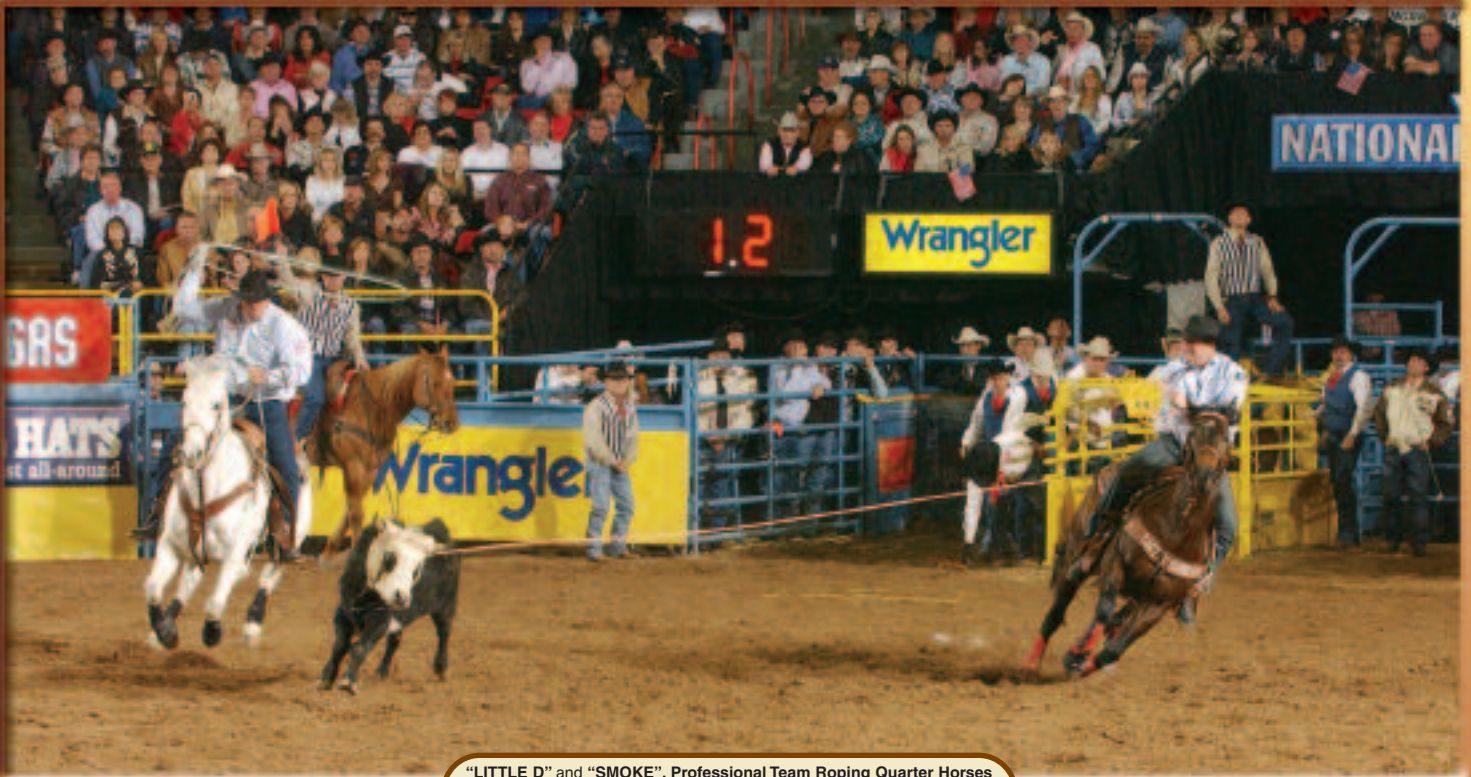
## 6. Is the policy transferable from one animal to another; or to a different owner if I sell the insured horse?

Policies are not usually transferable from one animal to another. If you sell an insured horse, or animal, and the new owner wants to continue the insurance, he or she should apply for a new policy in their name(s).

## 7. How may I cancel an insurance policy?

Insurance may be cancelled on any single animal by written notice to the agency who placed the policy and / or by surrendering the policy to the agent. The request to cancel should state the policy number, the horses (or animals) to be removed from insurance, and provide a date for cancellation. The notice or letter should be signed by the named insured(s) on the policy. Any return on premium amounts are based on the Insurers standard cancellation procedures. Some portions of premium could be fully earned at the time coverage is put into force. Surgical and Major Medical may fall into this category, and a company minimum (per policy / per animal) may apply.





"LITTLE D" and "SMOKE", Professional Team Roping Quarter Horses  
Photo courtesy of Kevin Daniel  
Altha, Florida (and Jhett Johnson)

#### 8. If an animal develops a health condition, will the company renew the policy?

Your insurer will review coverage annually. Depending upon severity of the health condition, renewal will generally be offered, but with an exclusion for what they will consider a pre-existing condition. The policy in force when the condition occurred usually remains effective (for that reported condition) for an extended length of time beyond policy expiration. Extension periods vary from company to company.

#### 9. What is not insured under a Full Mortality Policy?

Common Exclusions include **Loss:**

- If a horse or animal is put to an additional use **not stated** in the application for insurance, such as polo, hunting, jumping, racing, gaming, breeding, etc.
- Caused by invasion, insurrection, riot, revolution, civil war or commotion, military or usurped power.
- Caused by surgical operations unless permission is granted by the Insurer.
- From inoculation, medication, or treatment unless performed by a licensed veterinarian, or performed by the policy holder under a vet's instruction or supervision.
- If a horse (or animal) is not attended to daily.
- If a policy holder voluntarily destroys his animal or if it is destroyed by local order, State or Federal Government.
- If resulting from neglect, abuse, or malicious injury by the policy holder, or from a fraudulent, dishonest or criminal act or omission instigated by the policy holder or any employee or any other person having care of the animal.

#### 10. If a trainer or boarding stable is caring for my horse (or animal), do I still need insurance?

Boarding and training stables sometimes carry *Fire Legal Insurance* or *Care, Custody & Control Liability Insurance* for horses that are in their care, but not owned by them. The first only pays in the event a horse dies in a fire at the boarding premises. The second provides broader protection if a horse is injured or killed while in their care. **However**, these policies only pay if the stable operator is negligent and liable for the loss, which is usually not the case. For broader protection that includes loss by illness or accident, the owner needs to carry a Mortality policy for losses occurring in which negligence is not a factor, and also when your horse is in your care and being handled by you at any location throughout the U.S. and Canada.

#### **BEFORE YOU HAVE A CLAIM.....**

Review your insurance policy to be sure the information about your animals and the wordings and endorsements are correct. Discuss errors with your agent immediately for correction. Also, advise your agent of any changes that must be made during the policy period, such as in the usage of the animal. Be sure all financially interested parties are named as Additional Insureds or Loss Payees. Changes requested to your insurance policies should always be made in writing; being sure you keep a copy of the request. The request should be dated and signed by the policy holder (s). Become familiar with claim and pre-claim procedures.





"C-HILL PARIS", Champion Holstein  
Photo courtesy of Jason and Katy Lang, C-Hill Holsteins,  
Hutchinson, Minnesota

Insurers vary somewhat in perils covered, policy exclusions, and requirements for reporting a change in health conditions and / or loss. Carefully review the instructions provided to you by your agent and that are included within the policy. Be sure to bring emergency procedures to the attention of anyone who is responsible for the care of your animal, and provide them with the applicable policy and emergency contact information. Please be aware of the importance of correct claims procedures to avoid denial of a claim. Call your agent if you have any questions.

## CLAIM SERVICES AND PROCEDURES

THIS IS VERY IMPORTANT. PLEASE GIVE THE REQUIREMENTS TO ANYONE WHO IS RESPONSIBLE FOR THE CARE OF YOUR INSURED ANIMALS.

**Should an insured animal become sick, lame, or injured, you (the insured) must perform certain actions to secure the validity of your insurance:**

1. **Immediately secure a licensed veterinarian**, at your expense, to give proper care for the animal and to use every means to preserve the life and usefulness of that animal.
2. **Immediately notify the insurance company** by phone, fax, or e-mail. The notice should include: a. Policy number b. Name of the animal c. Nature of the injury or illness d. Date injury or illness took place e. Name and contact information of the attending

ing veterinarian f. Your name and contact information.

**3. If an insured animal is injured or sick to a degree that may necessitate humane destruction**, permission must be obtained by the Insurer prior to doing so. Sometimes extenuating circumstances involving trauma injury may require humane destruction without consent. Such may be the case if an animal is mortally injured in a public roadway and a person in a position of authority,

such as a policeman, patrolman, or conservation officer is available to provide proof and documentation for the reason of humane destruction.

**4. In case of theft, shooting, malicious injury or death, or an accidental vehicular loss**, call a police authority and request a written report from that person concerning the incident **In cases involving attack by wild animals or stray dogs**, a conservation officer or animal control authority may need to be notified for a report.

**Should an insured animal die, or you believe you may have a claim due to a health condition you must:**

1. **Immediately notify the insurance company by phone, fax, or e-mail** advising them of the type of claim you wish to open. The notice should include: a. Policy number b. Name of the horse c. Nature of the loss d. Date of loss e. Name and contact information of the attending veterinarian f. Insured's name and contact information
2. **If the animal has died suddenly and without apparent cause, prepare to arrange for a necropsy (autopsy)**, as the company claims adjuster will likely request this. Do not remove the body of the animal until the claims adjuster authorizes you to do so.

## PROCESSING YOUR CLAIM

Your company claims examiner (adjuster) will provide you







- Attending Veterinarian Report
- Original Breed Registry Certificate or Breeder's Certificate
- Proof of Ownership, Bill of Sale or Cancelled Check for Purchase of the Animal
- Owner's Version of the Occurrence that Caused the Loss
- Trainer's, Handler's, Stable Manager's Version of the Occurrence That Caused Loss (If applicable)
- Breeding Record, Racing, Training or Show Record (If applicable to claim)
- Police, Fire or other Authority Reports (If applicable to claim)
- "Proof of Loss" Form (Provided by the Insurer; complete all questions, sign and date it, and have it notarized.)
- Release to Pay Form

with instructions on how to navigate through claim procedure. What is requested will depend upon the type of claim and circumstances leading to the loss. However, these documents are usually required to complete the process:

The best way to hasten the time between a loss and payment is to give the company adjuster a prompt response to all requests for specific items. In addition, a quick response from the attending veterinarian and their reports should result in expedient claim payment.

## Your Source for Equine and Livestock Insurance

*We offer similar insurance coverage on other select show and breeding animals.*

### ARK AGENCY

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1-800-328-8894 • 1-320-243-7250 • FAX: 1-320-243-7224

E-mail: [mortality@arkagency.com](mailto:mortality@arkagency.com) • Website: [www.arkagency.com](http://www.arkagency.com)

This is not an insurance policy.



Please refer to the policy wording for a complete description of the coverages