

Available Coverage

- **Care, Custody and Control (CCC) Coverage**

Coverage for boarding stables, breeding farms, trainers and other commercial equine operations for the risk of loss or injury to another person's horse while in your care. It does not cover risk of loss or injury to your own horses.

- **Commercial Equine Liability Coverage**

Covers horse related businesses, including boarding stables, breeding farms, trainers and sale barns. It covers general liability relating to the operation of a commercial equine business. It does not cover risk of loss or injury to another person's horse while in your care.

- **Farm and Ranch Coverage**

Covers loss to the real and personal property of farm and ranch owners. It does not cover a commercial-type equine operation.

- **Equine Mortality and Theft Coverage**

Covers owners of valuable horses. It covers death due to accident, illness or disease which is not caused by the owner's willful misconduct.

- **Major Medical and Surgical**

Covers owners of valuable horses against certain types of surgery and other expensive medical procedures. It does not cover routine medical procedures.

- **Loss of Use Coverage**

Covers permanent disability of valuable owned horses. It does not cover temporary disability.

- **Stallion Infertility Coverage**

Covers breeding stallion owners against permanent loss of fertility/breeding ability.

- **Named Perils Coverage on Horses**

Coverage for horse owners who do not want full mortality coverage, covering death from specified causes in the policy. It does not cover death from illnesses or certain types of accidents.

- **Riding Clubs and Special Event Coverage**

Covers saddle clubs and individuals hosting events such as horse shows, clinics, etc. It covers injuries, losses and property damage that occur during club or sponsored activities. It does not cover contractual and other disputes relating to club or sponsored events.



Missouri Farm Bureau Can Meet Your Equine Insurance Needs

- Liability for owned and leased horses
- Horse sales of owned Horses
- Educational and special clinics (not for profit)
- Owned tack on and off premise
- Pony and carriage rides (not for profit)
- Personal liability for volunteering services for clubs or organizations
- Full mortality and/or specified perils coverage on horses.
- Care, custody and control of non-owned horses
- Horse breeding operations
- Officiating and judging
- Horse training facilities
- Equine professional liability
- Riding instructors
- Riding arenas
- Rodeos, horse shows, trail rides and other special events
- Horse in transit coverage
- Major medical, loss of use and stallion infertility

Dear Equine Enthusiast

Cars and farm machinery have come a long way since the age of Henry Ford, who made motorized transportation so practical. By the '50s, we thought horses and mules were going to be relegated to the memories of the past. Boy, were we mistaken.

The equine industry in Missouri has experienced remarkable growth during the past 25 years. We are only beginning to understand the contribution of the industry to Missouri's economy and agricultural base.

Equine are a true value-added farm commodity. It is the training, the conditioning, and the selective breeding that give the animal its value. Thousands of Missourians owe their livelihood to equine agriculture. As a bonus, the equine industry provides an immense market for other farm commodities such as grain, hay and straw. There is no denying equine businesses are truly agricultural.

The combination of agriculture and tourism – agritourism – is blossoming in Missouri. Equine events are a perfect example, drawing visitors across our state in large numbers. We at Missouri Farm Bureau see many possibilities, and work hard to support equine-related agriculture in Missouri.

The diversity of the industry presents plenty of challenges. One challenge is protecting equine businesses from the unpredictable. Missouri Farm Bureau Insurance has developed products to protect equine owners, their property and their horses against a variety of circumstances.

With broad grassroots support, Farm Bureau's dedicated leadership is up to the task to help the industry face many challenges. As the state's equine industry grows Farm Bureau will continue to be there to help.

Sincerely,



Charles Kruse, President
Missouri Farm Bureau

Ensuring Missouri's Equine Industry Continues to Grow

Missouri Farm Bureau has a long and proud history of serving agriculture.

We have a wide variety of insurance products to meet the needs of farmers and ranchers. For more information, contact your local Farm Bureau agent, visit us online at www.mofb.com, or call our toll free number at 1-800-778-6452.



Ensuring Missouri's Equine Industry



**Missouri Farm Bureau
Insurance Services**