



You ride, we protect

In the event of a serious accident within the course of your business, it is vital you have adequate insurance in place to cover the possible financial implications.

Would you be able to:

- Compensate an owner for the death of a horse due to negligence?**
- Pay damages for a serious injury incurred by a member of the public?**
- Assist a member of staff financially, if they suffered a life changing injury at work?**

We offer a full range of insurance solutions for all types of Equestrian Businesses.



Combined Liability

Employers, Public and Product Liability with varying limits of indemnity up to £10,000,000. Cover can be extended to include cover for horses in your care, custody and control.

Equine Establishment Buildings, Contents and Other property

Cover for buildings, contents, business interruption, cash, saddlery, tack and farm machinery.

Group Personal Accident

No fault cover for death, permanent disablement and optional temporary disablement for members of staff and volunteers. Cover may also be extended to include dental treatment and other accident related expenses.

Horse and Pony

Cover for all risks of mortality, veterinary fees, loss of use, personal liability, saddlery and tack.

Bloodstock

Cover for mortality and theft with optional extensions for life saving surgery fees, stallion infertility, mare barrenness, prospective foal insurance, stallion loss of income and congenital infertility. Large schedules can be tailored to your specifications with options to create deductible packages and retain an element of self-insurance.

Cancellation and Abandonment

Cover for financial loss incurred if an event has to be cancelled.

Miscellaneous Loss or Damage to Equipment

Stand-alone policies for valuable tack, trailers and other portable equipment outside of your premises.

Agricultural Fleet

From horseboxes to flatbed trailers and quad bikes, we can arrange cover for all of your commercial vehicles in one policy.

✔ Racehorse Trainers

✔ Riding Schools

✔ Associations

✔ Livery yards

✔ Freelance instructors

✔ Professional riders

✔ Stud farms

✔ Racecourses

For enquiries please contact:

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// **howden**

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