Whether for work, breeding, show, or pleasure, horses are a substantial investment worth protecting. With so much at risk, you need an equine mortality policy that provides comprehensive insurance solutions to cover horses from the hazards they may encounter. You can put your trust in The Hartford’s Equine Mortality Insurance.
Specialized Coverage

The Hartford understands that your ownership of one horse or many represents an investment that deserves protection. Whether your ownership is for personal or professional reasons, The Hartford can provide tailored insurance coverage for your unique situation. Our coverage options are robust and include:

**Animal Mortality Coverage:** Provides DEATH and THEFT coverage on a broad perils basis, including accident, injury, sickness, and disease.

**Animal Mortality – Limited Coverage:** Provides coverage for DEATH and THEFT resulting from a listed Covered Cause of Loss including fire, lightning, windstorm, hail, collision or upset while in transit, accidental shooting, drowning, and more.

**Emergency Colic Surgery Expense Coverage:** Provides coverage for emergency colic surgery expenses as an endorsement to the Animal Mortality Coverage at no additional cost.

**Major Medical Expense Coverage:** For veterinary medical and surgical expenses incurred for a covered horse as a result of a covered accident, injury, sickness, or disease. Various Limit of Insurance options are available.

**Surgical Expense Coverage:** Covers up to $5,000 of surgical expenses incurred to save the life of a covered horse when the surgery is required as a direct result of a covered accident, injury, sickness, or disease.

**Loss of Use Coverage:** Provides coverage for a covered horse that becomes unfit for its first Use specified in the policy due to a covered accident, injury, sickness, or disease. A limited Loss of Use option covering only accident or injury is also available.

**Accident, Sickness and Disease Coverage:** Offers protection for a covered stallion that becomes incapable of stud service due to covered infertility, impotence, accident, injury, sickness, or disease.

**Coverage Extension – Newly Purchased Animal:** Provides coverage for newly purchased horses.

**Increased Mare Valuation:** Increases the Limit of Insurance on a specifically-listed mare to include the cost of the stud fee/embryo for a specified pregnancy.

Efficient Claims Service When It Matters Most

When you suffer a loss, The Hartford focuses on one thing: Timely Service. Our in-house experienced claims adjusters are on-call 24 hours a day. Our claims services can help you save money on your insurance costs and keep you and your horse trotting forward.

Servicing the Livestock Industry Since 1916

From 1917’s Kansas City stockyards fire; to the recent Nebraska blizzards; to a student’s sick horse in Texas; The Hartford has been there to respond to your needs with local underwriters and experienced claims professionals. And as the industry changes, we respond with specific products and services to help protect your equine investment. Put your trust in us and call us today at 1-800-295-1815 or visit us online at www.hartfordlivestock.com.