

Equine – London

Delivering shared success

As a mutual insurance company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need from your insurance solution.

Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

Equine Mortality

Our specialist Equine team is a recognised market leader, passionately involved in the global livestock industry. Our real-world experience means you don't just get valuable coverage advice and products but also outstanding customer service and claims handling.

We provide flexible insurance solutions for the bloodstock and equine community worldwide, with a specific focus on the UK, Europe, Australia, New Zealand, North America and Hong Kong. We have a deep understanding and extensive knowledge of the broad range of products we offer, meaning you can trust us to assist on a wide-range of risks, such as:

Class of business	Line size
All Risks of Animal Mortality & Theft	USD 5m
Restricted perils (fire, lightning, windstorm, flood, vehicle collision)	USD 5m
Infertility	USD 5m
Loss of Income Protection	USD 5m
Transit	USD 5m

Target Markets – Mortality

- Thoroughbreds
- Sportshorses



Equine Liability UK Liability Cover

We offer Liability cover designed specifically to protect against risk as a horse owner or business operator. Our experienced underwriting team listens carefully and offers expertise in tailoring a policy to fit your needs.

Our team of underwriting and claims specialists will help guide you through the varied and sometimes complex market, while providing outstanding customer service and claims handling.

We provide cover for:

- Private Horse Owner or Race Horse Owners – Public Liability
- Equine Business Owners – Employers Liability & Public Liability

Class of business	Line size
Equine Care, Custody & Control	USD 5m
Equine Public Liability	USD 10m
Equine Employers Liability	USD 10m

Target Markets – Liability

- Racehorse Trainers
- Studs
- Livery Yards
- Equine Events/ Show Centres
- Private Horse Owners
- Freelance Riding Instructors
- Farriers
- Certified Therapeutic Operations

With you for the long term

Being a mutual means we're consistent and here for the long term. Our experienced teams are resourceful, responsive, and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

Continuity in a changing world

Some clients have been with us for over 20 years. Why do they stay so long? Because we have a culture of flexibility and transparency.

Quite simply: we do the right thing.

Your business doesn't stand still and neither do we. We're constantly evolving our products and services, investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

Claims confidence

Aligned with the Liberty Claims Charter, our London-based team has high levels of local settlement authority, supported by a global network of technical capability – designed to give you direct access to decision-makers and the benefit of experience anywhere in the world.

Recognised as a market leader, our strong technical expertise and the strength of our broker partnerships ensure we're always focused on handling your claim as quickly as possible.

Claims+

In addition to our claims charter and promise, where appropriate, we offer extra value-add services at pre-placement, post-placement, and post-loss stages. Designed to ensure your claims experience – even without a claim – is as good as we can make it.

Unlocking opportunities

With over a century of insurance experience, we've learned a thing or two about risk. We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures.

Talk to us about the trends we're seeing in your industry and the products we offer to protect your business:

- Liability
- Property
- Directors & Officers

Contact Us

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