

HSBC Insurance Brokers

# Bloodstock and Equestrian Insurance

*Estates and Private Clients*



The Estates and Private Clients practice specialises in negotiating and arranging all forms of equestrian insurance. Our full range of products includes cover for:

- Bloodstock
- Leisure, riding and competition horses
- Equestrian businesses.

## Bloodstock

Our exclusive Bloodstock and Livestock facility, underwritten at Lloyd's, allows us to arrange insurance for all aspects of the thoroughbred industry, from foals to racehorses through to breeding stock.

Our bloodstock specialists are able to provide our clients with worldwide coverage against all risks of mortality (death or destruction on humane grounds, by accident, sickness or disease) and theft. The following additional covers are available:

**Transit Insurance** – mortality coverage can be extended to include international transport to and from other approved countries.

**Foetus Insurance** – provides protection for the unborn foetus, cover available for up to 30 days after birth.

**Foals** – coverage available for foals from 24 hours of age, subject to a satisfactory examination by a qualified veterinary surgeon.

**Stallion Infertility** – in the event that a proven stallion becomes permanently infertile from accident, sickness or disease, coverage is available for up to 100% of the indemnity due under the mortality policy (not available for stallions in their first breeding season).

**Congenital Infertility** – cover available for first season stallions.

## Leisure, riding and competition horses

We can provide all risks of mortality and theft cover if an insured horse is killed, dies or is put down by a veterinary surgeon on humane grounds as a result of accident, sickness or disease.

Coverage available for all types of horses, including showing, pony club/riding events, dressage, show jumping, hunting, eventing and point-to-point.

Cover also available for **permanent loss of use** – caused by accident, sickness or disease, resulting in the horse being permanently incapable of fulfilling the purpose for which it is insured – and **veterinary fees**.

## Insurance for equestrian businesses

We have access to a number of specialist insurance products for equestrian businesses including:

**Commercial Equestrian Premises / Studs** – cover for premises, liability and contents including saddlery and tack.

**Riding Schools and Livery Yards** – liability cover including care, custody and control.

**Freelance Instructors** – liability cover.

**Vehicles** – horse boxes, tractors, quad bikes and other vehicles.

## Claims expertise

The Estates and Private Clients practice of HSBC Insurance Brokers has its own dedicated claims team. Experienced in all aspects of the claims process and supported by professional loss adjusters and qualified veterinary surgeons.

## Key contacts

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