

WE PROBLEM SOLVE FOR YOUR EQUINE, FARM & RANCH BUSINESS:

As your strategic partner, advocate, and consultant, you can rest assured your property and business are properly insured. Our approach to equine, farm and ranch risk management reflects the firm's emphasis on proactive risk evaluation and personal service. But we don't stop there. We search continuously to enhance, expand, and improve our clients' programs by getting to know your needs and applying our unrivaled knowledge of the industry.

ABOUT MARSH & MCLENNAN AGENCY EQUINE, FARM & RANCH PRACTICE

The Equine, Farm & Ranch Practice at Marsh & McLennan Agency (MMA) is a division with over 80 years of experience in meeting the full service insurance and risk management needs of large and small agribusiness in the United States. Our professionalism, strength, and international reach are drawn from our position as a subsidiary of Marsh, the world's leading risk and insurance services firm, with over 55,000 employees serving clients in over 100 countries. MMA's services are for those who seek professional advice on program structure, market knowledge, experience, and expertise in their industry.

Our Equine, Farm and Ranch Practice specializes in insurance for horses, livestock, farms and ranches, providing complete risk management services. With insurance specialists located in the U.S., our professionals are backed by Marsh's worldwide network. Our client base consists of those involved with gentleman farms, horse farms, cattle ranches, dairy farms, crop farms, vineyards, orchards, and animal mortality coverages.

Our experts have the ability
to develop a comprehensive,
specialized insurance program
designed to meet your individual
needs.

For further information, or for a complimentary analysis of your current insurance program, please contact one of your local specialists today at:

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EQUINE, FARM AND RANCH



INSURANCE SOLUTIONS. COMPETITIVE PRICING. ADJUSTABLE LIMITS. PEACE OF MIND.

Some of the world's largest farms and ranches rely on Marsh & McLennan Agency to arrange appropriate coverage.

EQUINE, FARM AND RANCH SOLUTIONS:

- **Farm Owners Property and Liability Insurance**
– Property insurance can be provided for homes, barns, outbuildings, farm and personal property including tack and farm equipment. Liability Insurance provides coverage for acts resulting in bodily injury or property damage for which the insured is legally liable. **Ask us about our pollution, accident, and business interruption coverage.**
- **Commercial Equine Liability Insurance** – Provides coverage for acts resulting in bodily injury or property damage for which the insured is legally liable due to farm/ranch/horse-related activities.
- **Care, Custody or Control** – Provides legal liability to an insured for acts resulting from injury or death of non-owned animals in your care, custody or control.
- **Animal Mortality Insurance** – Insures livestock for death due to accident or illness. Additional coverages include major medical, surgical, loss of use, accident sickness and disease, stallion infertility, stallion availability barrenness and prospective foal.
- **Private Horse Owners/Race Horse Owners Liability Insurance** – Provides coverage for owners of pleasure, show and race horses who are not involved in the commercial horse-related activities for acts resulting in bodily injury or property damage for which the insured is legally liable.
- **Business Auto** – Insurance for private passenger vehicles and commercial vehicles used by business.

- **Umbrella and Excess Liability** – Provides supplemental liability coverage and limits above primary General Liability, Auto Liability, and Employers' Liability Policies. **HIGH LIMITS available.**
- **Workers' Compensation** – Compensates employees who have sustained a work-related illness, accident, or injury for their medical expenses, rehabilitation fees, and lost wages.
- **Employment Practices Liability** – Protection from allegations of discrimination, harassment, and wrongful termination.
- **Cyber and Privacy Insurance** – Coverage for failure of computer security to prevent a security breach of personal and corporate confidential information vis-à-vis a data breach, computer hacking, dumpster diving, computer viruses to include risk management/mitigation tools .



One Source. Limitless Solutions.

EMPLOYEE BENEFITS SOLUTIONS:

- Medical, dental, vision and prescription drug plans.
- Short and long-term disability.
- Travel accident insurance.
- Group long-term care.
- Group retirement planning.

PERSONAL AND LIFE INSURANCE SOLUTIONS:

- Homeowners, condo and renters insurance.
- Auto insurance.
- Boat/yacht insurance.
- Fine art/collectibles.
- Umbrella insurance.
- Life insurance.

THE MMA ADVANTAGE

With Marsh & McLennan Agency, you have peace of mind knowing that our local team, backed by the resources of industry experts, is there to help you navigate today and prepare for the future.

We are a world-class service organization that never loses sight of the fact that our clients come first. We take pride in building long lasting relationships by offering superior service based on wisdom, fairness, openness, guidance and trust.