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Equine Insurance Myths Debunked: A Q&A With Carlyne Tanner, Manager, Farm and Liability Department



Photo courtesy of Laura Connaway.

If I have a homeowner's insurance policy and I keep my horse at home, am I already covered for equine-related liabilities?

This is one of the biggest misconceptions we run into with our clients. Most homeowners' policies that are not farm policies either exclude coverage for horses entirely or have numerous limitations such as no coverage off premises. If you show, or take your horse off premises at all, you want to check with your agent to be sure you have off-premises coverage.

If I board my horse at a large training operation, is it safe to assume that I am covered for equine-related liabilities under the farm owner/operator's policy?

No, horse owners are not covered under their trainers or boarding barn policy unless they are specifically named as an "additional insured" in the policy. Even then, coverage would only be in place if the trainer or barn owner causes the incident; the horse owner would not have coverage for incidents that arise out of their own actions. Liability policies that are tailored for the individual horse owner that boards his/her horse are available at very reasonable rates.

I'm a barn owner and I am planning to host a one-day clinic. Is it wise for me to purchase a policy just for this day?

Yes! As a barn owner and operator, you should add clinic coverage to your commercial equine liability policy even if the clinic is only one day or less. Similarly, this coverage is beneficial if you plan to sponsor a clinic on or off premises. In both scenarios, you'll need to provide the exact date of the event and the clinician will need to provide a certificate of insurance to the farm owner naming the farm owner and the business entity name as "additional insureds."

I'm shopping for my first horse farm. The appraisal value of the property should be enough to determine appropriate insurance coverage, correct?

Appraised values are based on market value (the price the market determines your property is worth). Insured value is different as it is based on the cost to replace the insured structure(s). You should insure structures on your property for the replacement value of the structure. Replacement cost estimates are derived using services that take into account the location, size, and building materials of each structure. Building costs are constantly changing and the estimating services adjust the costs several times per year to reflect the current costs of materials and labor.

I haven't closed on my horse farm yet but want to understand what my policy will cost. Can I request cost estimates prior to the purchase?

Yes! It is smart to request insurance cost estimates prior to purchasing a new farm property because some locations or building types have special insurance requirements or deductibles that you will want to take into consideration.

Meet Carlyne

Carlyne is a fourth-generation horsewoman who can't imagine a life without horses. Her involvement in the industry has shifted over the years from competitor to owner to riding for pleasure.



Carlyne in the competition ring with her dog Sampson. Photo by Pix 'n Pages Canine Event Photography

She has enjoyed giving back to the sport and for five years, Carlyne was treasurer for the United States Hunter Jumper Association (USHJA) Zone 4 Jumper Committee, then the Zone 4 Hunter/Jumper Committee.

She currently owns one retired horse and two miniature horses in addition to four dogs that she competes in obedience and agility.

In the News

The Plaid Horse

When it comes to breeding horses, there isn't one rule of thumb or a magic bullet that can guarantee successful offspring, but having a solid and reputable broodmare is critical. In this article on The Plaid Horse, Connaway & Associates founder Laura Connaway, who is also a breeder of her own grand prix mounts, shares what qualities she looks for in her broodmares.

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At Connaway & Associates, teamwork allows horse people to protect horse people. Since 1992, Connaway & Associates has built a strong reputation as a reliable partner in competition and in business. Connaway and Associates is licensed in 48 states and offers competitive insurance coverage options through several A-rated admitted insurance carriers. Connaway & Associates does the work so its clients can enjoy their passion for horses. For more information on Connaway & Associates and its offerings, visit www.connaway.net.