

What is "fall of the hammer" mortality insurance coverage?

Fall of the hammer mortality insurance coverage provides buyers immediate all risk mortality and theft coverage on horses purchased for 24-hours after the close of the ProFit Equine Online Sale. Embryos/unborn foals are not eligible. A Markel representative must be contacted to extend coverage after the 24-hour period.

All risk mortality and theft coverage reimburses you for the death, theft, or human destruction of your covered horse, including illness or disease.

How do I extend mortality insurance coverage on my newly purchased horse(s), or add my new horse to already existing Markel® policy?

Markel's fall of the hammer mortality insurance coverage will cease 24-hours after the end of the ProFit Equine Online Sales. To extend your insurance coverage beyond the 24-hour period, a Markel representative, or horse insurance specialist must be contacted. Horses in transit are not insurable until the final destination is reached.

For your immediate insurance needs, or questions:

- 1. Call a Markel horse insurance specialist below.
- 2. Markel's representatives on-call: Frank Costantini at 330-518-4120 and Emily Springman at 804-467-7832

Markel's horse insurance specialists

Markel is represented exclusively by insurance agents in the field who specialize within a specific horse discipline and/or breed. Horse owners and professionals can be assured that Markel's specialists understand their wants and needs, because our specialists are horse people too. To work with a Markel insurance specialist, select one below:

Frank Costantini, Dir	ector Western Disciplines	330-518-4120	
David Buffamoyer	877-684-6773	Ryan Kail	480-294-3615
Susan Costantini	800-314-0077	Chloe Lawrence	682-229-0876
April Devitt	541-840-9687	Diane Paris	909-938-3008
Tammy Hill	607-725-3939	Karen Shedlauskas	330-565-0762
Debbie Kail	209-601-7175	Robb Walther	503-703-0414

To report a claim:

Please contact Markel in the event of any accident, sickness, injury and/or death. It is necessary to report any medical or surgical condition as soon as possible, or immediately in the event of your horse's death. Our on-call claims representatives are ready to assist you 24/7.

- 800-362-7535: Monday-Friday 8:30am to 5:00pm Eastern
- 800-446-7925: After hours, weekends and holidays

About Markel®:

Markel® has over 50 years of expertise insuring horses and horse businesses. The Markel style, coupled with the long-term relationships and commitments to the horse industry, allow us to remain close to the customer and fulfill specialized personal and commercial insurance needs.

Markel North America Insurance Group, is owned by Markel Corporation, a Fortune 500 corporation. Coverage is provided by one or more of the insurance companies under the Markel North America Insurance Group and policyholder services are provided by the underwriting manager Markel Service, Incorporated, national producer number 27585. Insurance carrier, coverage, dividends, and services available may vary by state. Terms and conditions for rates and coverages varies. Markel® is a registered trademark of the Markel Corporation. https://www.markelinsurance.com/horse-and-farm