



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 each Pro Horse Services Internet Auction. Embryos/unborn foals are not eligible. An insurance policy must be purchased online or through a Markel representative 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 each Pro Horse Services Internet Auction. To extend your insurance coverage beyond the 24-hour period you must do one of the following:

- Apply online at <https://www.markelinsurance.com/horse-mortality/get-a-quote>
- Contact a Markel representative at **1.800.496.1187**

Horses in transit are not insurable until the final destination is reached.

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.

- **1.800.362.7535**: Monday-Friday 8:30am to 5:00pm Eastern
- **1.800.446.7925**: 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.

Coverage is provided by one or more of the insurance companies within Markel and policyholder services are provided by the underwriting manager, Markel Service, Incorporated, national producer license # 27585, in California d/b/a Markel Insurance Services license # 0645481. Certain products and services are provided through various non-admitted insurance company subsidiaries of Markel and are offered through licensed surplus lines brokers or through Markel West, Inc. dba Markel West Insurance Services California license # 0D95581. Markel Specialty is a business division of Markel Service, Incorporated. Insurance carrier, coverage, dividends, and services availability may vary by state. Terms and conditions for rates and coverages varies. Nothing herein shall be construed as an offer to sell or a solicitation or offer to purchase any products or services. Markel® is a registered trademark of the Markel Corporation.

<https://www.markelinsurance.com/horse-and-farm>