

## BLOODSTOCK and EQUINE

Berkshire Hathaway Specialty Insurance (BHSI) is locally authorised by the Australian Prudential Regulation Authority. Our underwriting happens real-time, in Australia, with local Australian claims handling.

### TARGET BUSINESS:

Horses aged from 24 hours up to 14 years

#### Bloodstock:

Risk Type	Sum Insured Value
Racehorses (Flatracing)	Up to \$500,000
Yearlings	Up to \$500,000
Breeding stock	Up to \$500,000
Foals from 24 hours of age	Up to \$50,000

#### Competition horses up to \$250,000:

Dressage, hacking, competition  
Showjumping, eventing  
Cutting, campdrafting, western pleasure

### POLICYHOLDER TYPES:

Professional bloodstock trainers, breeders, syndicators and owners  
Competition horse owners competing regularly or at a professional level  
Individual shareholders or syndicate managers

### COVER:

Mortality – death or humane destruction  
Theft

#### Extensions available:

Colic or life saving surgery extension up to \$10,000, \$15,000, or \$20,000  
Stallion Total and Permanent infertility, as a result of accident, sickness or disease  
Prospective foal insurance  
International air transit

#### Geographical limits:

Australia and New Zealand including transits within and between  
Excluding the Northern Territory  
Can consider select offshore risk locations, depending on jurisdictional rules  
Annual business

## ACCOMMODATION RISKS:

Offshore risks  
Transit only risks  
Transit risks to expire on arrival in offshore locations  
Short term policies less than 12 months  
Bloodstock valued over \$500,000  
Foals valued over \$50,000  
Competition horses valued over \$250,000  
Horses aged over 14 years  
Pacers, Trotters  
Hurdlers

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## DECLINE RISKS:

Horses aged 18 years and above  
Pleasure horses – horses used for personal, domestic or household purposes  
Risks located in Japan, Malaysia, Philippines – unless cover for transit to expire upon landing

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## CONTACTS

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# BHSI

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 ([www.bhspecialty.com](http://www.bhspecialty.com)) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. Berkshire Hathaway Specialty Insurance Company holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich. For more information, contact [info@bhspecialty.com](mailto:info@bhspecialty.com).

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