

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

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

CONTACTS

Carla Ryder

Senior Underwriter

+61 429 354 725 M

carla.ryder@bhspecialty.com

Berkshire Hathaway Specialty Insurance

Level 25, 8 Chifley Square

Sydney NSW 2000

BHSI

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 (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.

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