

Prominence+ Equine Program



HEARTLAND
FARM MUTUAL



Whether horses are your business or your
pastime, this all-in-one policy is your safest
bet for complete farm protection

Prominence+ Equine Program Features

Heartland's Prominence+ Equine Program is specially designed to meet the total insurance needs of **All Types of Horse Farms** using Broad Form, Blanket Coverage.

Coverage includes:

Coverage Highlights

Include:

Outbuildings

- Replacement cost
- Inflation guard
- Same-site rebuilding clause removed
- Debris removal over & above blanket limit

Horses

- Entrapment, physical injury
- Colic (no pre-existing conditions)
- Emergency vet services
- Dead stock removal
- In transit

Farm Machinery & Equipment

- Replacement cost on equipment up to 5 yrs
- Loss of use
- Non-owned farm machinery

Produce

- Unharvested or refrigerated produce (fire & vandalism)
- Livestock medicine

Liability

- Farm and Personal Liability: \$2,000,000 (higher limits available)
- Limited Pollution Liability: \$2,000,000/\$3,000,000 aggregate
- Includes automatic extensions to cover:
 - Boarding up to 10 horses
 - Pool, hot tubs and ponds
 - Additional horse locations
 - Custom farming up to \$10,000 receipts (excluding spraying)
- Stablemen's Liability: \$15,000/animal, \$100,000/occurrence

Also includes:

- Equipment breakdown
- Loss of income (Actual Loss Sustained)
- Farm fences, gateways, driveway materials
- Monitoring equipment
- Disappearing deductible
- Extension of coverage on many items



For more information on specific coverages, contact your nearest Heartland insurance broker or agent.

Note: This brochure does not form part of the insurance policy. Complete details of coverage and limits are set out in the policy.

Serving rural Ontario for over 140 years

Specializing in farm and rural insurance

Knowledgeable and experienced staff

24-hour claims service

Focus on loss prevention

Heartland Farm Mutual also offers insurance for:

Farm

Residential

Home-Based Business

Automobile

Hobby Farm

Antique Tractors

Commercial Business

Agribusiness and Rural Protection

For more information contact your nearest

Heartland insurance broker or agent.

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