

Five Star Horse Sale, May 14-15, 2021, Iowa State Fairgrounds https://schmitthorseranch.com/five-star-horse-sale-3

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 Five Star Horse 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 Five Star Horse Sale. 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 Frank Costantini, Director of Western Disciplines, at 800-314-0077
- 2. Contact Markel's underwriter on-call: Melissa Holloway at 804-527-7714

To report a horse mortality claim:

Please contact Markel in the event of any accident, sickness, injury and/or death of a covered horse. 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 oncall 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.

Website: Markelinsurance.com/five-star-horse-sale

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