



# EQUINE, FARM, DISABILITY & PERSONAL COVERAGE - DELIVERING STRATEGIES TO PROTECT YOUR PASSIONS & ASSETS

For over 100 years, AHT's team of dedicated professionals has been insuring valuable animals and properties. We are immersed in the complex world of the equestrian and farm lifestyle, both personally and professionally - giving us a deep understanding of the intricacies, unique needs and risks. From domestic to international coverage, we provide the most personalized attention to each of our clients and take the time to discover the intersections of risk in your personal and professional life.

## We tailor coverages specific to your individual needs:

- **Equine Insurance** | We offer all the coverages necessary for your performance and breeding horse needs, and our long-standing trusted, relationships with all major equine insurance companies ensure we have multiple options of mortality pricing and major medical plans to fit your needs.
- **Farm & Equine Liability** | We understand the complexity of each equestrian's lifestyle and are able to bridge the gaps in coverage from unique liability risks of owning and/or managing horses to owning your own farm or ranch.
- **Private Risk Management** | Risk management goes beyond available insurance protection, and our experienced team can help reduce costs and the possibility of loss.

## COVERAGES INCLUDE:

- Farm Property & Liability
- Commercial General Liability
- Care, Custody & Control
- Personal Horse Owners Liability
- Horse Show Liability
- Farm Umbrella Liability
- Worker's Compensation
- Equine Mortality
- Commercial Equine Liability
- Major Medical
- Surgical Coverage
- Overseas Transit
- Stallion Accident, Sickness & Disease
- Prospective Foal
- Territorial Extension
- Loss of Use

## We protect ALL of your passions, assets and your business:

We understand risks don't stop at your passion for the equine and farm lifestyle. From your home, assets, and business endeavors, to your engagements, such as board membership and philanthropy, we will perform a comprehensive risk analysis based on your **complete** lifestyle to ensure you're properly covered.

- Home
- Aircraft
- Classic car collections
- Equine/Tack
- Family office
- Farms
- Fine art
- Investment properties
- Private staff and family
- Valuables
- Watercraft
- Auto
- Recreational vehicles





## Why AHT for personal risk management needs?

Our team specialize in providing insurance solutions for the unique farm and equine lifestyle, as well as high-net worth individuals requiring a full review from an experienced broker who can work with you and your trusted advisors to solve your risk management needs. We will provide an in-depth needs analysis, implement loss prevention strategies surrounding property and liability exposures and continually review your insurance program for broad coverage and competitive pricing. Our experience protects your assets, so you can focus on your passions and your business.

**Lifestyle Diagnostic Reviews** | Reviewing your lifestyle means exposing any potential risks you may not realize exist – helping prevent losses before they occur. We canvas the marketplace to provide the best possible coverage at the best price.

**Security and Loss Prevention Services** | We develop best practices for your staff and home, partnering with the world's leading security firms to create security and loss prevention plans.

**Travel Protection** | Based on your individual needs, we will provide guidance about emergency medical assistance and evacuation, travel reimbursement and security to protect yourself and your assets.

**Equestrian Disability** | For professionals in the equine industry, a minor disability can have a major impact on your life. We offer highly customized solutions to protect your income should the unexpected occur.

**Coverage for Your Passions** | Our team has fundamental expertise covering all your personal passions, including:

- **Aviation, watercraft and classic car collections** -
- **Fine art and valuables** -
- **Multiple homes and investment properties** - necessary coverages based on geographic region, intent of use and more can vary greatly



Let's talk about how we can serve you.

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AHT Insurance is an insurance brokerage and consulting firm offering property and casualty, employee benefits, retirement, private client and international services for clients throughout the United States and 42 other countries. Supporting numerous industries and boasting national recognition in the technology, manufacturing, government contracting and nonprofit practice areas, AHT offers clients highly customized solutions to identify and help mitigate risks they may face. AHT's professionals put clients' needs first and focus on what they do best –providing best-in-class service and solutions.

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