

Associations Underwriters, Inc.

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Ziplow Horse Insurance Agency

Local	410-871-9741	Facsimile	410-871-9748
Toll Free	1-800-822-2202		1430 Warehime Road
Toll Free	1-800-336-2378		Westminster, MD 21158

www.equineinsuranceagent.com

Re: Liability Insurance
Mortality Insurance
Farm and Ranch Package

Thank you for your recent inquiry into our horsemen's program. I have enclosed applications for Personal Horse Owners Liability, Livestock Mortality, Farm Package, Care Custody and Control, Umbrella and Horse Farm CGL. Also, enclosed is a copy of our Brokers' contract which must be signed and returned to our office, along with a copy of your state property & casualty license, W'9 tax form (enclosed) and a copy of your agency's Errors and Omission dec page (SHOWING LIMITS OF \$1,000,000 MINIMUM PER INCIDENT) before we accept any business from your agency on a commission basis.

We are issuing our Mortality policies with Agricultural Insurance Company (part of the Great American Insurance Companies and StarNet Insurance Company (part of the Berkley Underwriting Partners LLC). In addition, we are using other companies as the need dictates.

MORTALITY & THEFT & MAJOR MEDICAL & LOSS OF USE

We require a satisfactory application and current veterinary certificate not over fifteen (15) days old when it reaches our office. We also need justification for the values requested on the animals. This would consist of the racing record, show record, breeding record, bloodline or bill of sale, etc. The coverage cannot be issued until receipt of the application, veterinary form and a check for the net premium.

The Farm and Ranch Package policies are being written with the Great American Ins. Co. or StarNet Insurance Company. These package policies are available with coverage's provided for Boarding, Breeding, Training and for Riding Instructors Liability, Care Custody and Control and Tack coverage's. Umbrella coverage is available (GREAT AMERICAN ONLY) with limits up to \$10 million. We will not write any coverage's for operations that have rental horses, wagon rides, pony rides or sleigh rides with the above Companies. We may have an alternate market for these risks. Please call for information if needed. Most of the above lines of liability can be written on a monoline basis if property coverage is not desired.

All forms are available in the **DOWNLOAD** section of our website.
www.equineinsuranceagent.com

Commissions are as follows:

Great American Ins. Group

Livestock Mortality,	Premiums \$1,000 and Over	9%
CGL Liability and	\$500.00 To \$1,000.00	7%
Care Custody and Control & Farm Packages	Under \$500.00 Premium	5%

StarNet Insurance Company

Livestock Mortality,	Same as "Great American Ins. Group" breakdown	
CGL liability, CCC, and Farm Packages	Premiums \$1,000 and over	7%
	Under \$1,000.00	5%

Umbrella Coverage will vary on different accounts and Company availability.

These commissions apply to treaty business only. All open market placements are subject to whatever commission is given to our office by the accepting Company.

Broker may be eligible for additional commission when calendar year premium levels exceeds \$25,000.00. Total premium can not be derived by a single account. All additional commissions are subject to negotiations between Broker and Associations Underwriters, Inc.

Should you have any questions or need additional information, please contact our office on our toll-free number 1-800-822-2202. We can give you immediate quotes on the telephone for mortality related coverage's. All farm & liability applications must be submitted for quotes.

Sincerely,
ASSOCIATIONS UNDERWRITERS, INC.

Paul H. Cohen