CORY WASHINGTON & CO.

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EQUINE & HORSE STABLE — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for boarding stables, lesson and training barns, trail-ride operations, and equestrian centers. Priorities reflect typical exposure for this class; confirm against the facility's actual services and horses in care.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial Equine Liability**	Covers rider, visitor, and participant injuries. State immunity laws help only if their conditions are met.	CORE
☐	**Care, Custody & Control (Horses of Others)**	Covers boarded and training horses that are injured, die, or escape in your care — GL excludes them.	CORE
☐	**Barn & Farm Property**	Covers barns, arenas, fencing, hay, and equipment; confirm hay and contents are included.	CORE
☐	**Equine Mortality (Owned Horses)**	Covers death of the applicant's own lesson, trail, and sale horses.	PREVALENT
☐	**Farm Equipment / Inland Marine**	Covers tractors, mowers, trailers, and tack.	PREVALENT
☐	**Commercial Auto (incl. Trailers)**	Covers trucks and trailers, especially when hauling others' horses.	SITUATIONAL
☐	**Workers' Compensation**	Covers kicks, falls, and handling injuries; farm labor exemptions vary by state.	SITUATIONAL
☐	**Event Liability**	Needed for shows, clinics, and competitions open to the public.	SITUATIONAL
☐	**Abuse & Molestation**	Relevant for camps and lesson programs with minors.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits for serious rider injuries or horse-vehicle collisions.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for this class is care, custody and control for boarded horses. General liability excludes property in your care, and a boarded horse can be worth far more than the barn it lives in — a colic death, a pasture injury, or an escape onto a road can produce a large claim from the owner. The second gap is relying on state equine liability laws alone: those laws usually do not protect a facility that provided faulty tack, mismatched a rider and horse, or failed to post required warning signs. Barn fire, often from wet hay, is the catastrophe exposure and makes current building and contents values essential.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.