



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 on-call 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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