

# ***Flying by the seat of your pants?***



## ***– Not Anymore***

Thanks to  
**Newmarket Gold Liability Insurance**

**A package designed by horse people for horse people.**

High levels of indemnity – extremely affordable.

Newmarket Insurance Brokers in conjunction with Liberty International Underwriters now offer an insurance cover never before available to the equine industry. Every farm serious about staying in business now has access to a specifically designed liability cover at an affordable cost.

A product that is unmatched in the marketplace and filling a major void for horse people.

*“At last a product that properly protects industry participants. – No farm should be without this cover.”*

*Mike Becker*

*Principal Independent Stallions Victoria*

# Why Choose Newmarket Gold?

## KEY ADVANTAGES OF THE NEWMARKET GOLD POLICY

- Public and Products Liability
  - Minimum indemnity limit of \$20,000,000
  - Higher limits available
- Care, Custody and Control limits designed to meet your exposure. Limits up to \$3,000,000 any one horse
- Professional Indemnity/Financial Loss (covering negligent acts, errors or omissions in connection with your business)
  - Minimum limit of \$1,000,000 any one occurrence
  - Higher limits available
- Transportation Extension
- Comprehensive coverage tailored to your needs
- Arranged by Australia's only one stop insurance broker familiar with all aspects of the horse industry
- A "sleep tight" product giving you peace of mind



# Coverage Checklist

## Does your current policy cover the following:

	Newmarket Gold	Your Policy	
		Yes	No
• Public and Products Liability - \$20,000,000 Limit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Care, Custody and Control limits that are aligned to your exposure	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Professional Indemnity/Financial Loss	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Transportation Extension	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Do you currently receive this type of service?

• Has my existing insurance provider ever analysed my liability potential?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Does my existing insurance provider understand the risk exposures peculiar to the horse industry?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Can my existing insurance provider cover my care, custody and control liability exposures?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Professional Dedicated Service 24/7	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Easy and Efficient Claims Service	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Tailored and cost-effective solutions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Expertise in bloodstock and general insurance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Serviced by people who talk your language	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**WE HAVE ALL THE BOXES TICKED ... DO YOU???**

# Who are you dealing with?

## ABOUT NEWMARKET INSURANCE BROKERS



Newmarket Insurance Brokers first opened its doors as an independent broking house in 1993 and the Principals of Newmarket have been involved in all forms of equine insurance since 1986. In that time we have diligently applied ourselves, focusing on the individual needs of each client and paying great attention to detail.

With years of knowledge and participation in the bloodstock industry, we are acknowledged as a leading provider of bloodstock and general insurance to the equine industry.

We are proud of our role in protecting the assets and liabilities of industry participants. Our commitment to our clients and meticulous detail will never waiver.

We number among our clients many of the pre-eminent studs in the Thoroughbred Industry.

## ABOUT LIBERTY INTERNATIONAL UNDERWRITERS (LIU)



Part of Boston-based Liberty Mutual Group, Liberty International Underwriters (LIU) began its operation in Australia in 1999. The Company is licensed and regulated in Australia, and offers the market the complete suite of LIU services with the benefits of local market expertise supported by international experience.

The Liberty Mutual Group is a diversified global insurer employing over 40,000 people in more than 900 offices globally, and as of December 31, 2007, had over \$25 billion in annual consolidated revenue.

LIU is recognised for their service and reliability. Whether it is protecting multi million dollar assets or the underwriting of Equine Liability Schemes, LIU provide commitment and security of the highest order.

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*Important Note: This brochure contains general information, it does not take into account your individual objectives, financial situation or needs, and may not suit your personal circumstances. This is a basic guide only, providing a summary of cover provided by the Insurer. For full details of the terms, conditions, exclusions and limitations please refer to the specific policy document which is available upon request from us.*

**Don't wait for a claim to happen ...**

**Contact us now for an obligation free quotation**