

The Kaplow Insurance Agency - KIA - was established in the 60's to accommodate Bruce Kaplow's fellow horsemen." The equine insurance division of the agency soon blossomed into a pivotal part of his real estate and insurance business. Evan Kaplow has continued in the family business by establishing Kaplow Insurance Agency, LLC in 1999.



From the beginning, the Kaplow Family has been actively involved in many aspects of the horse industry, with showing being their main niche. They have accumulated 3 Superhorse & 2 Reserve Superhorse awards, 1 World Show Amateur All-Around, 41 World & Reserve Championships, 54 Congress Championships and 22 national titles, including High Point Horse & High Point Youth. They have also been successful competitors in the National Reining Horse Association, the United States Equestrian Federation and Hunter Jumper Associations.

The experiences gained from showing and breeding world champions is beneficial when it comes to being a successful equine insurance agency. The relationships developed with breeders, trainers, fellow contestants and veterinarians throughout the country, allows the agency to better serve its clients and understand their needs.

The agency goals...

- Custom tailor a policy to meet client's specific needs.
- Offer the most comprehensive coverage and variety of options in the most economical way.
- Be available 24 hours a day, 7 days a week to approve coverages, or help clients with claims emergencies.

KIA is a full service equine agency licensed in all states, and is affiliated with the highest rated companies. Together they offer mortality, loss of use; both performance and fertility, major medical/surgical, farm-owners and equine liability coverages world wide.

"Insuring the Future of the Industry"

*Huntin For Chocolate
Platinum Vision
Only In The Moonlite
RL Best Of Sudden
Im Tee Totally Cool
Skys Blue Boy
Mr. Yella Fella
Image of Kid
Sock Broker
Cool Tall One
Consider His Source
One Hot Krymsun
Repeated N Red
Mighty Clu
Caribbean Kid
Grand Slam Touchdown
Dun It With A Twist
Mr. Boomerjac
A Smart Enterprise
Special Invitation
Sierras Black Gold
PS Sign The Card
Dominates Image
Kid Clusified
Outkast
Mazzerati*

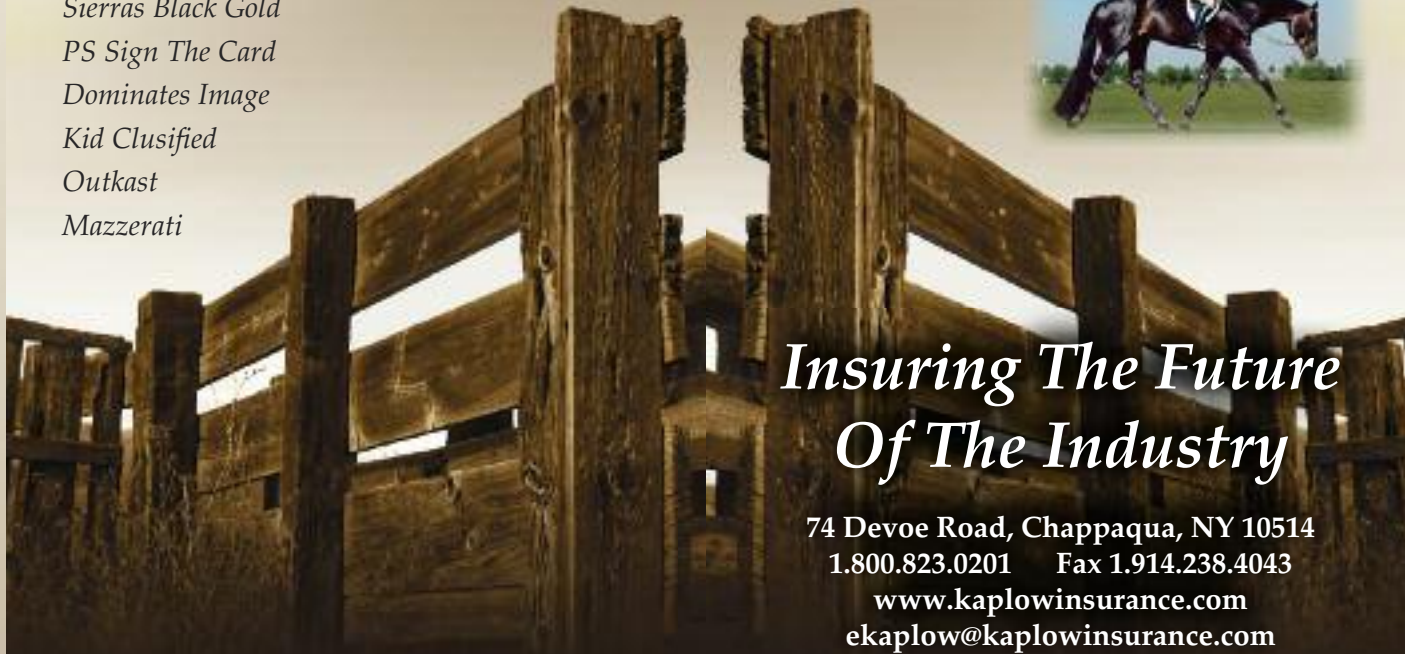
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Seriously Secure
Not Kiddin Me
Matt Dillion Dun It
Radiant Image
Hot N Blazin
Art I Sweet
Good Years To Come
Diesel Only
Tribute to Sierra
Natural Iron
The Finest Mocha
A Legend At Last
Hubba Hubba Huntin
The Radical Hour
Cooler Than All
Too Sleepy To Zip
Kid Coolsified
Lazy Loper*



INSURANCE AGENCY

Available 24 hours a day, 7 days a week.

**Specializing in Equine Mortality,
Farm Property & Liability Coverage**



***Insuring The Future
Of The Industry***

74 Devoe Road, Chappaqua, NY 10514
1.800.823.0201 Fax 1.914.238.4043
www.kaplowinsurance.com
ekaplow@kaplowinsurance.com



We represent the highest rated insurers, allowing us to match you and your horses with the company that offers the best coverage and the best prices.

We offer mortality, property & liability coverage for all your horse insurance needs...

Full Mortality: Our policies provide coverage for death of an animal resulting from accident, injury, sickness, and disease. Theft is also covered. This policy also covers you if your horse has to be humanly destroyed. (NO DEDUCTIBLES)

Free Colic Surgery: We offer mortality policies with and without free colic surgery coverage. The coverage limits given vary by the company.

Guaranteed Renewal: We offer coverage through a carrier that guarantees renewal of your horse until the age of 14. This company will renew the coverage no matter the value, nor condition of the animal at renewal, with no vet exam until 14 years of age. This is the most comprehensive coverage offered by any insurance company, and is only offered through Kaplow Insurance Agency.

Extension of Coverage: All our policies provide coverage extension in the event of a condition manifesting and reported during the policy year,

for full mortality coverage for the named animal for 12 months from the policy expiration date.

Major Medical: This endorsement to your policy gives you coverage for medical bills that result from an accident, sickness, illness to your horse. We offer coverage limits from \$5,000, \$7,500 and \$10,000. Conditions, exclusions and coverages vary by company.

Surgical: This endorsement to your mortality policy is less comprehensive than major medical. The endorsement provides coverage for non-elective surgeries only. Coverages and coverage limits vary by company.

Full Loss of Use: Provides reimbursement to you if your horse should become permanently disabled and unfit to perform its specific use in your policy. Coverage limits, reimbursements and conditions vary by company.

Limited Loss of Use: This endorsement provides coverage if your horse becomes totally and permanently disabled and unfit to perform its specified use, as a result for a visible, external and accidental injury that doesn't require destruction.

Limited Perils Mortality Policy: This policy provides coverage for the death of your horse as a result of a named peril. Example of some Perils: Fire, Lightning, Transportation.

Stallion Infertility: This endorsement to your policy protects you if your breeding stallion becomes permanently impotent, infertile or incapable of servicing mares. This coverage will provide 100% return of the insured value of the animal. Coverages and conditions vary by company.

Aggregate Deductible: This policy is designed for owners/breeders who have more than 8 horses to insure. The policy allows you to use a deductible under your mortality coverage and in doing so, the company will discount the mortality rate and therefore reduce your premium substantially.

Farm/Ranch and Liability Coverages Available:

Farm/Ranch Package: This type of policy provides coverage for your home, belongings, barn structures and equine liability.

Commercial General Liability: This policy provides coverage for people who operate in the horse industry as trainers, breeders, boarding facilities, and riding instruction.

Care, Custody & Control: This coverage is designed for equine professionals, who typically have other peoples horse in their control. This will provide coverage in the event a horse dies or is injured in their care and they are held responsible for it.

Personal Horse Owners Liability: This coverage is designed to cover individual horse owners who want protection against liability if their horse should injure someone or damage property.

Horse Show Coverage: Provides coverage for individuals or organizations putting on horse shows, team pennings, rodeos or exhibitions for profit. It protects against claims arising from an individual being injured or their property being damaged.

Horse Club Liability: This policy provides liability coverage for an organization or club for shows, meetings, trail rides, clinics and rodeos that take place during the year.

