

BLOODSTOCK, PROPERTY & LIABILITY INSURANCE

PROTECTING THE BUSINESS INTERESTS AND ASSETS OF CLIENTS
IN THE HORSERACING AND THOROUGHBRED INDUSTRY

Gallagher
PRIVATE CLIENT



WELCOME TO GALLAGHER

Gallagher is a trusted partner in bloodstock and equine property insurance. We understand the unique needs and risks associated with these valuable assets, and our insurance solutions are designed to provide you with peace of mind and financial protection.

BLOODSTOCK

Our passion and commitment to racehorses extend across the entire equine sector, including the insurance of combined equine liability. We offer solutions for racehorses and elite sports horses, as well as stallions, mares, youngstock and prospective foal cover.



OUR EXPERTISE IN YOUR WORLD

We recognise the pressure owners, breeders, trainers and agents can face in a world of high stakes and significant values. Whether it is an unforeseen accident that occurs during racing or the cover needs that come with training, transportation, stallion infertility or unborn foals, our team will ensure you have specialist equine protection — taking into consideration your specific needs, exposures and budget.



RESIDENTIAL PROPERTY

Our insurance solutions cover a range of assets, such as listed properties, cherished valuables and prized collections. Whether you are located in the UK or abroad, and whether you wish to insure your main home or a second residence, we can cover your property portfolio — addressing even the most complex or specific requirements.

By choosing Gallagher as your insurance partner, you benefit from access to specialist policies and personal service designed to meet the demands of individuals with busy lives and valuable possessions.



COMMERCIAL PROPERTY

From small, family-owned studs to large estates and comprehensive training yards, we can provide cover for your buildings and machinery, your liabilities and business interruptions. We understand the unique risks and challenges of your industry and will endeavour to ensure your assets and operations are adequately protected.



EQUINE LIABILITY

We understand the unique risks involved in running a business that works with horses daily. Accidents can lead to significant legal and financial implications. Our combined liability insurance provides cover for your legal liability in the event of injury to employees, third parties or damage to their property, as well as the associated legal defence costs, subject to the terms, conditions and exclusions of the policy.



YOUR DEDICATED BROKER

We believe in building long-term relationships with our clients, based on trust and transparency. We offer regular policy reviews and advice to ensure your insurance cover remains up to date and aligned with your evolving needs.

Our proposition as an insurance broker specialising in equine, agricultural and estate insurance revolves around a unique set of capabilities: our industry expertise, customised coverage options, extensive insurance network, risk management strategies and dedicated claims support.

I

SOLUTIONS BUILT FOR YOU

We understand what's important to you and build the appropriate solutions.

II

ELEVATED SERVICE

We provide excellent and consistent levels of service and expertise.

III

INSURER NEGOTIATIONS

Our team can negotiate market-leading premiums and cover.

IV

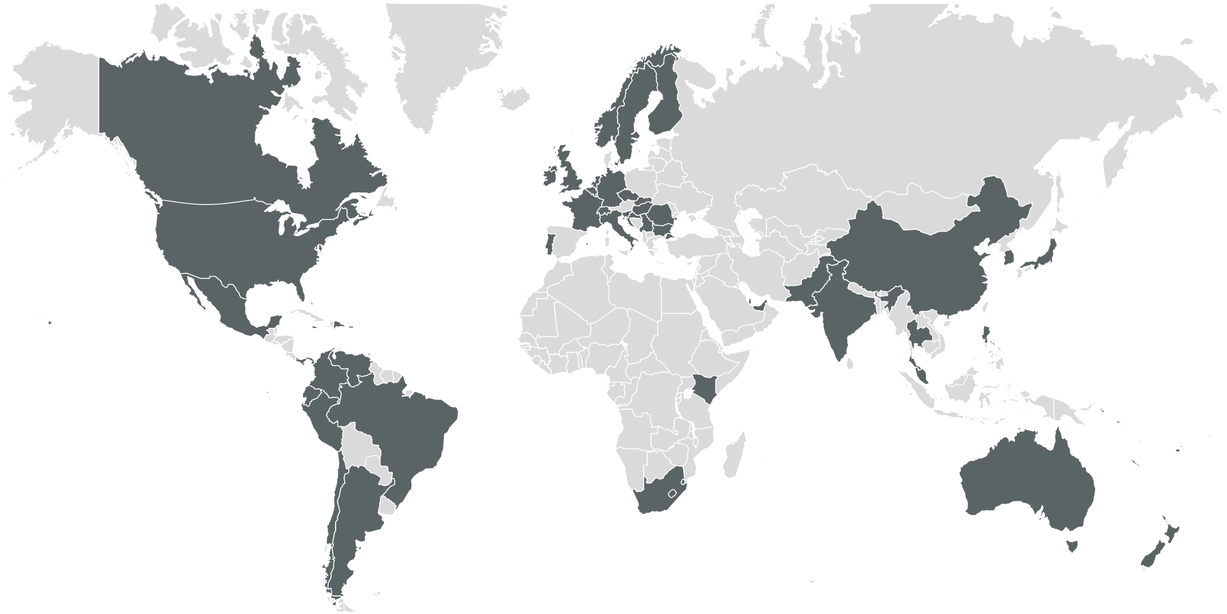
LONG-TERM APPROACH

We work with you to form a long-term advisory partnership.

GLOBAL CAPABILITIES

We provide insurance, risk management and consulting services across the globe.

Arthur J. Gallagher Insurance Brokers Limited operates retail broking services to clients from more than 70 offices across the UK, with over 3,600 employees, including licensed brokers. We also have the capability to provide broking services to clients in more than 130 countries through the Gallagher Global Network.



THE GALLAGHER WAY. SINCE 1927.

Founded in

1927

We have

71,000+

Employees worldwide

As of December 31, 2025

130+

Countries served

As of December 31, 2025

6%

Trailing 12 months organic growth rate, combined brokerage and risk management segments

As of December 31, 2025

$66B

Market cap

USD as of December 31, 2025

$13.8B

Includes Brokerage & Risk Management segments for the twelve months ended December 31, 2025. Adjusted revenue shown before reimbursements

YOUR TEAM



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These are brief product descriptions only. Please refer to the policy documentation paying particular attention to the terms and conditions, exclusions, warranties, subjectivities, excesses and any endorsements.
Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland.
Company Number: SC108909. FP673-2026 Exp. 28.04.2027.

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