

Howden Rural

Protecting lifestyles, livelihoods and legacies



HOWDEN

Value in rural communities



Over the years, we've built a reputation for delivering exceptional service to our clients who are part of their rural communities, and we share their enthusiasm for what happens in our countryside.

What happens, of course, is often interconnected – as I can personally attest.

As a proud farmer, I've chosen to run our farm in a way that's good for the environment and that will de-carbonise by creating proper biodiversity. I also love horses – a passion that's led me to own and breed horses as well as found the Cornbury House Horse Trials.

But the point is I'm not alone in having such shared interests. So bringing together our rural, equine, bloodstock and private client offering makes perfect sense because it allows us to deliver better value for all.

David Howden
CEO Howden

Insurance for the good life

If you live a rural life – or have any connection with the countryside – you want to enjoy it without worry.

After all, country life comes with certain risks – often complex and specific risks that standard insurance doesn't cover – and you don't want to be left exposed.

What you need is a specialist rural insurance broker who truly knows your world and properly has your back.



Custom cut for country living

We provide specialist insurance solutions, as well as financial planning and advisory services, to rural home owners, business owners and high-net-worth individuals.

We have a long heritage – more than 40 years' experience – in rural homes, estates and businesses. And, with it, a deep understanding of this diverse and evolving risk landscape.

We've built strong relationships with the rural community – both clients and providers – and we're careful to place products only with specialist insurers who have expert knowledge of their industry, be it sport horse or stud farm, jewellery or private jet.



Howden status

Being part of Howden comes with premier standing. This means the scale, leverage and negotiating power that reaps you better coverage, terms and rates.

- Some of the widest cover in the market at competitive rates
- A dedicated claims team made up of rural and equine insurance specialists
- High limits of indemnity under an extensive range of liability protections

Rural insurance solutions

Just as Howden has changed in the last 60 years, so has the shape of our countryside.



Rural home and business owners often struggle to find suitable insurance cover, let alone competitive rates, due to their brokers' lack of understanding of the unique associated risks.

With our deep-rooted history of serving the rural community, we know the challenges our clients face and have flexible solutions for an expansive range of activities and trades.

- Farms
- Estates
- High-value households
- House and paddock
- Commercial property
- Liability insurance – including environmental
- Motor fleet
- Shoot cancellation
- Trustees' indemnity
- Directors and officers
- Cyber
- Legal expenses

Farms and estates

If you're a smallholder or farmer, landowner or estate manager, no matter the size or usage of your land, we can tailor our insurance solutions for any permutation of your personal and commercial needs.

Livestock

We arrange multiple types of livestock cover, including but not limited to:

- All risks of mortality
- Loss of use extension
- Vendors' guarantee
- Whole-herd disease insurance (foot and mouth, bovine TB reactor, brucellosis)



Homes and valuables

Whether your country home is your primary residence, weekend getaway or holiday let, we can help with a range of occupied and tenanted scenarios.

This includes coverage for all manner of buildings and outbuildings, contents and valuables, from fine art and household cyber to out-of-country yachts.

Motor

Rural life relies on wheels, and you're likely to have a number of different vehicles – from your everyday get-around to your tractors, trailers and all-terrain 4x4s. You might also have a fleet of business vehicles or a beloved prestige car.

Whatever your collection, we can combine any personal, commercial and agricultural vehicles into one simple and competitively priced insurance policy.

Shoot liability

Whether you run a commercial operation or a small family farm shoot, it's essential that you have adequate public and employers' liability insurance in place. We go a step further – so you can include member-to-member liability too.

Shoot cancellation

Adverse weather conditions may often cause a shoot to be cancelled and result in significant financial loss. Our policies can cover this eventuality, and also protect against organised disruption. Simply arrange your insurance in advance of the season.



Mortgages and financial planning

We can help with the most complex, sensitive and time-critical property finance scenarios.

Our advisers work with an extensive network of contacts in large and private banks, as well as specialist agricultural lenders, to achieve highly competitive terms.

- Purchase of prime residential real estate, country estates, rural businesses and equestrian properties
- Refinance/consolidation of existing debt onto a more efficient and structured basis
- Green projects and renewable energy
- Diversification projects
- Investment in off-farm assets such as commercial or residential property investment
- Capital/infrastructure project finance

We also advise on inheritance tax and liquidity planning.



Trusts

Being a family trustee comes with its rewards and responsibilities – and no end of regulations. You're empowered to make decisions but exposed to certain risks.

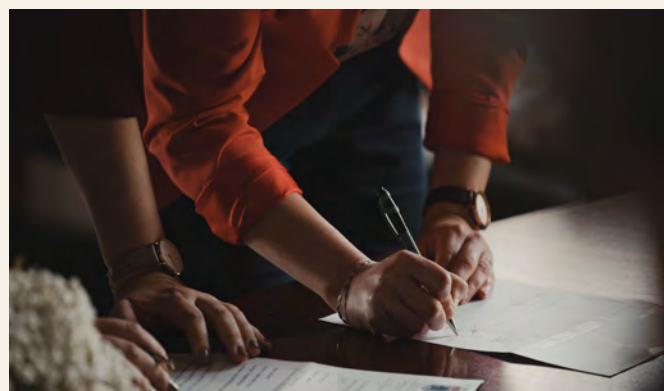
If you make a judgement call that negatively impacts your trust's financial health or reputation, you could be held personally liable to claims of breach, negligence or legal non-compliance. You could even be accountable for the actions of other trustees.

With our finely tuned insurance cover, you can carry out your trust duties with both pride and peace of mind.

Legal

Standard policies for legal expenses are rarely designed with the rural sector in mind and may have crucial gaps in protection. Our tailor-made products cover everything from croft disputes and licences to public rights of way.

Importantly, we have access to leading specialist law firms who really know their rural. They include Loxley, Eversheds and Burges Salmon, who are based in England, as well as Gillespie MacAndrew and Turcan Connell, whose offices are in Scotland.



Private client insurance



When you work hard to be the best, you expect the best in return.
A different league of service.

That's why we've built a team with the character and skills, professionalism and discretion, to anticipate your needs and exceed your expectations. A team invested in the details, going the extra mile and fostering client relationships for the long term.

We'll see to your business personally – whether that's directly with you or with your family office or wealth manager – and take care of every particular, so your portfolio and the people you care about are protected.



Boutique with reach

We have people on the ground in more than 50 countries, with strong personal connections across an international network of established, niche and emerging risk markets.

Our specialist advisors are not just subject matter experts; they're genuine enthusiasts who understand your world and appreciate the intricacies and idiosyncrasies of your assets.

Together, they can tackle the most complex scenarios of ownership, control and succession, and finely craft solutions that work specifically for you.

- Home and motor
- Fine art, jewellery and wine
- Medical and travel
- Personal cyber
- Global crisis management
- Classic and supercar collections
- Yachts and aviation
- Farms and estates
- Equine and livestock
- Inheritance tax planning

We also offer proactive risk management advice tailored to your lifestyle and assets. By identifying potential exposures early, and recommending practical steps to mitigate them, we help protect what matters most to you.

This approach not only enhances your cover, but enables us to secure the most competitive terms and premiums from insurers. It's one of the many ways we add value beyond a policy.



Equestrian

If you own or ride a horse, it's so much more than sport; it's a life. As horse lovers ourselves, we understand this special world – as well as the risks and responsibilities that come with our equine friends.



Owning a horse can be more financially demanding than ever, with veterinary costs through the roof for even minor injuries and illnesses. And, in the tragic event that your horse dies or has to be euthanised, you could find yourself considerably out of pocket.



Happy hacker or Olympic hopeful

Whether you're an international show-jumper or you just love a local hack, you're in excellent hands. We take care of horse enthusiasts at every level of skill and involvement.

All our policies are tailored to suit you. We won't let you pay for cover you don't need; only the activities you take part in. And you'll never just speak to an insurance person, but an equine insurance specialist. Someone who knows and gets horses.



Sport and leisure

We insure horse owners and riders, as well as their horses and all the paraphernalia, covering every type of activity, from dressage and polo to pony club competitions.

- Mortality and theft
- Veterinary fees
- Loss of use
- Public liability
- Personal accident
- Saddlery and tack
- Trailers
- Emergency life-saving surgery

Horsebox

With access to a range of specialist insurers, we can find the right cover for your precious cargo – at a competitive price and with flexible payment options.

- Horse lorries from 3.5t gross weight to 18t and beyond
- Horse trailers
- Any age of licensed driver
- Multi-vehicle horsebox policies all on the same renewal date
- Replacement keys/locks
- Personal accident
- Breakdown/recovery with separate transport for your horses

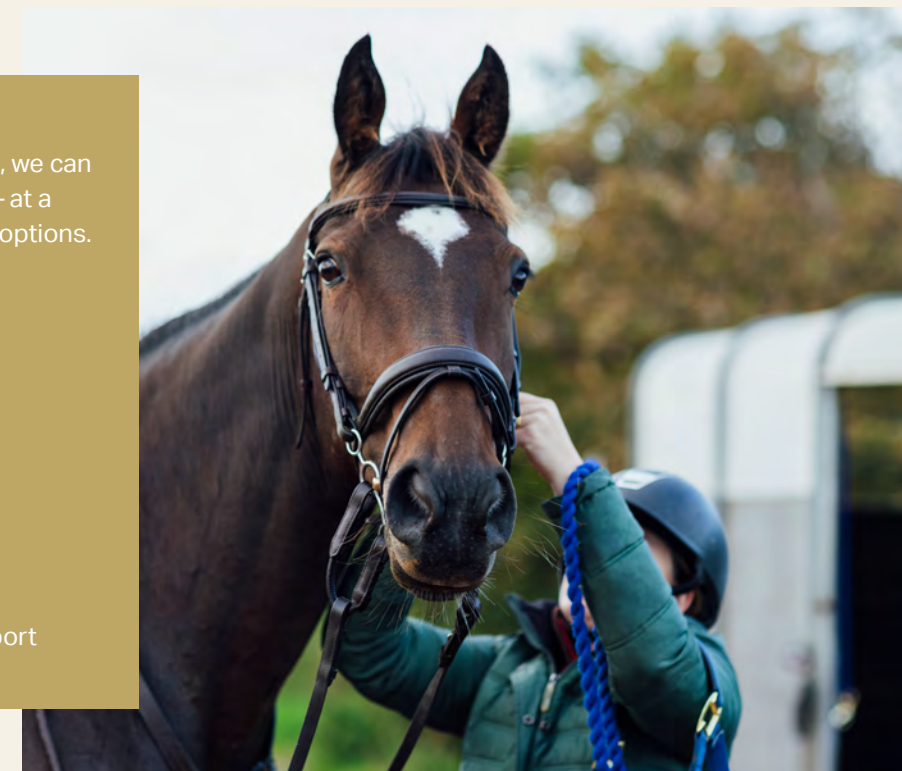


Image courtesy of Cooke Coachbuilders

Commercial equine

Our commercial equine policies cover public and employers' liability, buildings, contents and business interruption losses. Most of our public liability policies include care, custody and control liability as standard in the event that you're held accountable for injury to a horse you don't own.

- Riding schools
- Racecourses
- Livery yards
- Stud farms
- Racehorse trainers
- Freelance grooms and instructors
- Horse transporters
- Equine-facilitated learning practitioners

Bloodstock

Our bloodstock insurance covers thoroughbred horses through their lives as a racehorse, from unborn foal to retirement.

No two horses are the same, and their usage varies enormously – from the globe-trotting superstar that's valued in the millions to the horse owned by a syndicate of friends, and everything in between.

Although these horses may appear to be traded like commodities, nothing takes away the fact that they are living animals and much loved. We get it. And our experienced team will place the most appropriate and competitive cover for your horse, and your investment.



Foals

- All risks of mortality – from 24 hours old
- Unsoundness of wind at public auction

Yearlings

- Public auction – fall of hammer
- Pre-training

Horses in training

- Flat racing – worldwide
- National hunt flat racing – bumpers
- National hunt combining hurdle and steeplechase
- Hunter chase, point-to-point and cross country
- Transit – worldwide

Mares

- Breeding and at grass
- Barrenness
- Prospective foal
- Transit – Europe and worldwide

Stallions

- First-season congenital infertility
- Stallion permanent disability
- Individual shares or breeding rights
- Frustration of import and/or export
- Mortality and fertility – southern hemisphere

All bloodstock

- All risks of mortality, including theft and unlawful removal
- Colic and life-saving surgery – from 30 days old to 13 years old
- 12-month extension clause
- Wobbler syndrome
- Agreed value
- Other cover also available

Protecting the community we love

We're passionate about eventing – both the sport and the lifestyle – and we consider this our community, so naturally we want to support it.

That's why our very own David Howden has created The Howden Way, which invests in the development and recognition of young horses and riders competing in British Eventing.

This unique training programme consists of four main areas:

- The Howden Regional Training Academy
- The Howden Talent Academy
- The Howden Young Horse Academy
- The Howden Way Young Horse Leagues

David also supports The Howden Way Thoroughbred Aftercare Programme, which gives guidance and advice to people taking on an ex-racehorse.



Insurance partner of
The Pony Club



Official partner of
Ascot Racecourse



British Horse Society
insurance partner



Broker for The Thoroughbred
Association's Stud Employee
Accident Benefit Scheme



“ I’m passionate about supporting the best British-based talent and utterly committed to helping the stars of our sport – present and future – to reach their goals. ”

David Howden
Founder and President of Cornbury House Horse Trials

Speak to our team

If you'd like to find out more about any of the insurance protection or financial services described in this brochure, please get in touch. We'd love to know how we can help.

Simply scan the QR code, complete a short form and we'll get back to you straight away.



HOWDEN

howdengroup.com

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Your home may be repossessed if you do not keep up repayments on your mortgage or any other debt secured on it.

SPF Private Clients Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA does not regulate some types of buy-to-let and commercial mortgages. The FCA also does not regulate estate planning, Inheritance Tax planning, cashflow modelling, wills or trusts.

The value of investments may fall as well as rise and you may not get back the full amount invested. Past performance should not be taken as an indicator of future performance.