

Founder's experience with insurance and horses brings many benefits to clients.

In the changing marketplace for equestrian, sports and recreational insurance, you need to keep your options open. There are only so many carriers who write the coverages for your business and they are constantly changing their rates, their representatives and their underwriting requirements. Cheval Insurance is here to help you stay on top of the market.



There are many agents out there who offer the coverages you are looking for but they are not all alike. Please take a moment to acquaint yourself with Cheval Insurance Services. Cheval is a recognized leader in equestrian insurance whose staff has over 40 years combined experience. They provide their clients the most innovative and competitive insurance programs in use by hundreds of major equestrian businesses and facilities like yours throughout the Western United States. As a nationally recognized insurance broker, Cheval Insurance Services has access to the best major insurance markets in the United States.

Holly Lopes, the founder, started in the equestrian insurance business in 1992 and went on to found her own agency in 2000. In that time, she and her staff have helped the company's clients get insurance for everything from horse training, riding clubs, full ranch packages, pony, carriage and trail rides, sports and recreational businesses, and everything in between. Cheval Insurance Services is thriving as a provider of equestrian, sports and recreational insurance. At Cheval, they love to work with all types of clients and businesses and are not afraid to work outside "the box."

A recent example of one of Cheval's more complex challenges was the quest to insure straws of frozen semen for a breeding program's high-value stallions. "It took quite a bit of doing to figure out that semen straws don't fall under liability or property insurance, but under boiler and machinery," she notes, having puzzled out a scenario not just unique to the equine world but to any animals that are artificially inseminated. "If the frozen semen was destroyed because the freezing equipment malfunctioned, owners with a boiler and machinery policy could recoup the agreed-upon value of those semen straws and refund their customers," Lopes explains. (Assuming compliance with the equipment's operating instructions and safety procedures.)

This example is one of many instances in which Lopes' extensive experience as a horse person adds considerable value to her company's services. "It's not just anybody that should be writing equestrian and sports insurance," notes Lopes, a dressage rider and competitor. "You have to know the ins and outs and what questions to ask."

A Well Rounded Approach

Based in Orange County's Fullerton, Cheval Insurance writes policies in several Western states. Cheval Insurance Services takes a well-rounded approach to protect your interests from a risk management standpoint. They help you determine what potential exposures to loss you have and then work with you to devise a program that mitigates or transfers as much risk as possible. They explain to their clients that insurance is "a tool for transferring the risk of loss from yourself to your carrier for a fee." They strive to educate the client, use risk management surveys and inspections, recommend non-insurance tools where warranted, and then provide the needed insurance. When they are done, the client knows how they are protected and why. Figuring out what a client really needs is the first step and it is an area where missteps can occur and confusion happens. A common misconception for trainers, for example, is thinking that they do not need care, custody and control insurance because they do not own the boarding facility where their business is based. "Anyone that is handling a horse does have a care, custody and control exposure," Lopes clarifies.

Cheval Insurance is unique in its ability to offer virtually every kind of insurance relevant to owning and enjoying pleasure and performance horses. They write policies for horses in every discipline from pleasure riding to high-end competition horses. Ranches, stables, trainers, riding clubs, outfitters and guides, dude ranches, recreational sporting programs, and various athletic competitions are just a few of the activities for which Cheval can find the best insurance options for its clients. In addition, Cheval provides policies for its clients for investment properties, commercial endeavors, dog trainers and kennels and workers compensation.

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In her over 25 years in the business, Lopes has seen many changes, perhaps none more powerful than the effect of the September 11 terrorist attacks. "That turned the entire insurance market on its head," she observes. "Several insurance companies simply went away because the losses they incurred were so substantial. And the market tightened up across the board." Having been through such ups and downs in the insurance market, Cheval has learned how to be adaptive to these circumstances and so better serve their clients.

Cheval Insurance continues to thrive thanks in large part to a loyal customer base whose referrals account for roughly 70 percent of its business. Long term relationships are the goal for each and every client. The personal touch delivered by Lopes and her staff remains the company's hallmark. "Insurance applications can be daunting," Lopes acknowledges. "We are happy to walk people through the process and translate the 'insurance-ese'."

Cheval has made it even easier for existing and potential customers to navigate the world of equine insurance through their website. Increased options on the site include applications for many types of insurance and online payment features for existing policy holders. Requests for quotes for Horse Mortality and other types of insurance can also be submitted online.

To Cheval, the relationship is paramount.

Article provided by Cheval Insurance Services. For more information, visit www.chevalinsurance.com or call 714-447-9191 or 800-97-HORSE.