



MI Insurance Brokers Limited

Coverholder at **LLOYD'S**

馬匹保險—買一份安心

Bloodstock Insurance — Peace of Mind



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當我們購買保險時，是購買一張紙的承諾，當有事故發生時保險公司承諾賠償。但那張紙可以給我們想像的更有價值的東西——就是安心。一旦最糟糕的事情發生了，幸好有保險保障自己。養純種馬是一筆巨大的投資。當馬主為馬匹購買了保險，如果馬匹發生了事故去世，馬主將會

得到保單內的馬匹價值賠償。

投資物業希望找一個好租客，但當涉及到純種馬的投資時，馬主最需要的是放心地把牠交到練馬師手上。擁有一匹馬是莫大榮耀和興奮，但又有誰可以遇測意外發生？事實上，安排一份馬匹保險到理賠可以在同一天內發生。例如一匹馬可以在同一天內購買，投保，運輸，競賽，死亡，安排驗屍並獲得保險公司同意賠償。

因此，尋找合適的保險經紀人是非常重要的。保險經紀人可以幫助您選擇合適的保險，並提供最合理的保費。MI Insurance Brokers Ltd 保險經紀公司已經從事馬匹保險超過 25 年，保險由倫敦勞合社 (Lloyd's of London) 承保。MI 保險經紀公司是 Lloyd's Coverholder，並與勞合社有 30 多年的合作關係。當馬匹由海外如澳洲、紐西蘭、英國運往香港，可以透過 MI 提供一站式的保險服務。MI 和 Lloyd's 一起保護了香港數以千計的馬主，給他們一份安心。

倫敦勞合社 (Lloyd's of London) 是全球領先的保險市場，而馬匹保險風險由各個承保集團分擔。他們不只是在香港承保馬匹保險，並在全球擁有不同業務，在澳大利亞尤其流行。有很多引人注目的賠償個案，包括一宗 4 億港元的配種馬索償，以及母馬失去產駒的賠償。保險經紀人可以根據客戶的需求安排保險。

在香港，我們偶爾聽到馬去世的消息。其中一個悲劇事件是香港打吡大賽冠軍「佳龍駒」在比賽其間

中盆骨骨裂後死亡。另一個罕見的意外是涉及馬匹步行機，其中有一隻馬匹最後不治要人道毀滅。馬只有四條腿，但要支撐超過一千磅的身軀，所以馬是非常脆弱的。馬匹在比賽或訓練中遭受心臟病，腸胃絞痛，摔斷腿，撞上鐵欄死亡的事故都屢見不鮮，這些風險可以由倫敦 Lloyd's 的馬匹保險承擔。

在香港，馬主很幸運能夠為賽駒購買「喪失競賽能力保險」。香港是世界上唯一馬主可以為賽馬購買「喪失競賽能力保險」的地區。在世界其他地方，馬主只能為馬術的馬匹購買「喪失競賽能力保險」。這有賴香港賽馬會良好的監控，練馬師和馬會獸醫的出色表現。如投保馬匹在承保期內因意外或疾病而導致永久性喪失競賽能力，或因下列原因被香港賽馬會強制退役，原因包括流血，心律不正，喪失視力，神經切除，或馬匹難以控制而不適合出賽，並經馬會獸醫核實後，投保人可獲賠償。喪失競賽能力及死亡綜合保險是對投保人最全面的保障，讓馬主多添一份安心。



香港國際馬匹拍賣會 2017：拍賣馬匹的人士於擊鎚作實後立即為有關馬匹安排購買保險
Fall of Hammer insurance was arranged in Hong Kong International Sale 2017 to protect the successful lot purchased.

公司簡介

MI 保險顧問公司 (MI Insurance Brokers Ltd) 歷史悠久，致力為客戶及企業提供一站式專業保險中介服務，擅於安排特別的保險產品，包括馬匹、私人收藏品、遊艇、電腦網絡、綁架勒索保險、董事和行政人員責任保險等。MI 保險顧問團隊會以其豐富經驗和專業知識，協助客戶挑選最實惠和最合適的保險方案。若想獲取更多資訊或對保險有疑問，請遊覽網站 www.mibins.com 或電郵 enquiries@mibins.com 或致電 2511 2775。

免責聲明

以上內容只是筆者的個人意見，並不代表保險公司的立場，MI 保險顧問公司建議你採取本文章資料之前尋求獨立的法律意見。

When you buy insurance you really only get a piece of paper. A promise to pay, very little else. But that piece of paper can give you something more valuable than you can imagine—peace of mind. The knowledge that should the worst happen, you have prepared for that eventuality and covered yourself with insurance. Bloodstock can be a great investment. Once you have bought the appropriate policy you know that in the event of a covered incident you will be financially compensated and made whole. This is therefore an incredibly valuable and worthwhile exercise.

When it comes to protecting your Bloodstock interests it is of paramount importance you achieve the peace of mind that you need. The thrill and excitement of owning a stunning racehorse can soon turn to misfortune if the worst thing were to happen and the animal were to die. Bloodstock insurance is in fact one of the only types of insurance where the whole experience of the policy can take place in a day. A horse can be bought, insured, transported, race, die, post-mortem be performed and claim be agreed all in the same day.

That is why it is so important to protect your interests and find the right insurance broker for your needs. They will help you choose the right coverages and achieve the most reasonable premiums for the coverage. MI Insurance Brokers Ltd has been doing this for over 25 years and their bloodstock portfolio is placed in the Lloyd's of London market. MI Insurance Brokers are proud to be a Lloyd's Coverholder and have had a relationship with Lloyd's for over 30 years. Together they have protected thousands of owners in HK and made sure their dreams do not become nightmares—peace of mind.

Lloyd's of London is the world's leading global insurance market and the bloodstock insurance is placed with various underwriting syndicates at Lloyd's. Lloyd's do not just place Bloodstock insurance in HK. They have a global portfolio of business and are particularly prevalent in Australasia. There have been many fascinating cases they have insured and claims they have paid, ranging from a stallion claim for HKD 400,000,000 to mares losing their prospective foals. All eventualities can be covered and tailored to the individual client's needs.

In HK it is not uncommon to hear about horse accidents. One of the most tragic recent events was the Hong Kong Derby Hero "Rapper Dragon" dying after breaking his pelvis in a race. Another unusual incident involved a walking machine that a horse was injured whilst using and euthanised. A horse has only got four legs to support a body weight of over 1000 pounds, therefore it is a very fragile animal. It is inevitable to see horses suffer from heart attack, colic, broken legs, running into the rail, either during the race or in training. All of these incidents can be covered



勞合社位於倫敦的總部
Lloyd's of London Headquarter Building in London

by the mortality insurance underwritten by Lloyd's of London.

In HK we are very fortunate to be able to offer loss of use insurance. HK is the only territory in the world where this coverage is available for racehorses. In other parts of the world only equestrian horses may purchase loss of use cover, but HK is unique in underwriter's acceptance to write loss of use. This is solely down to the excellent work of the HKJC, trainers and the HKJC vets. Loss of use insurance covers the compulsory retirement of the insured horse including any accident or illness, or due to any of the reasons below: bleeder, irregular heart rate problems, blindness, neurectomy or unruly horses deemed unfit to race. The underwriter will pay the specified amount in the opinion of both HKJC vets and underwriter's vet that the horse is permanently incapable of fulfilling the functions or duties as a racehorse. A package policy with mortality and loss of use is the most comprehensive insurance product for bloodstock investment and most importantly gives horse owners peace of mind.

Company Profile

MI Insurance Brokers Ltd has a long history and a well-deserved reputation that goes beyond the shores of Asia. With its mission to deliver one-stop service to its clients and corporates, MI assures direct access to its team of insurance specialists and advisors. MI is a specialized insurance broking firm for niche insurance products such as bloodstock, fine art and antiques, yacht, cyber, kidnap, directors' and officers' liability insurance etc. Their goal is to share their wealth of insurance expertise with their clients and to secure the most appropriate insurance cover at the best price. For more information or insurance enquiries, please visit their website: www.mibins.com or contact enquiries@mibins.com or Tel: 2511 2775.

Disclaimer

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