

(BE A MEMBER & RENEW EARLY - CLUB INSURANCE EXPIRES JANUARY 01 EACH YEAR)

2017 Insurance Program for Clubs

Membership in your Provincial Equine Association enables you to apply for low cost broad coverage on all your Club's activities throughout the year.

Capri Insurance is the official insurance broker of most Equine Associations in Canada.
Questions about this Insurance Program must be directed to Capri.

1. Liability Insurance for Club Activities

- Ø Club insurance is for Clubs who are members of their Provincial Equine Association **and** whose active riding or driving members are also members of the Provincial Equine Association.
- Ø The coverage is for all "**approved**" activities. "Approved" activities are those that you declare on the attached form which are reviewed by Capri Insurance.
- Ø Coverage may be extended to the actual ownership of land/buildings, and the operation or maintenance of equine facilities where you own, rent or maintain land/building(s) for more than 15 consecutive days (see application form).
- Ø The Insurance price starts at only \$350. and provides:
 - \$ 2,000. on owned Money
 - \$ 10,000. on owned Property other than buildings (higher limits available)
 - \$ 50,000. per Horse, \$250,000. per incident/aggregate if liable for horses of others in your custody
 - \$ 1,000,000. on Tenant Legal Liability on responsibility for rented premises
 - \$ 5,000,000. on Club World Wide Liability including Injury to Participants

If you want this very broad special insurance complete and return the attached application. Coverage is not effective until both the signed application form and the payment are received.

2. Management Liability (previously referred to as Directors & Officers Liability) is a special coverage available separately to Clubs who submit the Management Liability Application form which is also attached.

- Ø The cost of the "Management Liability" coverage is always affordable.
- Ø Management Liability protects directors and their personal assets from law suits brought against them for their actions as a director of the Club.

NOTE:

- Both application forms are required if both (1 & 2) coverages are required.
- Remember to enclose your payment as coverage cannot be made effective until we have received the Application Form(s) and the Premium Payment.

CAPRI INSURANCE SERVICES LTD.

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Fax 1-888-822-6115

Website www.capri.ca/horse Email agri@capri.ca



2017 CLUB APPLICATION (WEB)

Toll Free: 1-800-670-1877
Fax: 1-888-822-6115
Email: agri@capri.ca

Name of Club
Address
City
Prov
Postal Code
Home #
Cell #
Fax #
Contact Name
Email

- 1. Are you an Umbrella Organization with Regional Groups under your control?
2. The club is a current and a Member of:
3. Are ALL members of your organization who ride or drive in Club organized activities also members in good standing of a Provincial Equine Association?
4. Indicate ALL of the Club's activities

IMPORTANT NOTE: COMMERCIAL TRAIL RIDES AND PONY RIDES ARE EXCLUDED ACTIVITIES*

- 5. Do you build, clear or maintain any trails, whether owned or non-owned?
6. Any Food/concession sales?
7. Do you serve a/o sell alcohol?
8. Do you hold rough stock events/activities?
9. Claims History (past 5 years)

10. Additional Insured: Please provide the NAME and ADDRESS of those who specifically need to be added to the policy.

Legal Name:
Mailing Address:

Table with 2 columns: Description of insurance package and Premium amount. Includes rows for Club Insurance Package, We own, rent or lease premises, and Plus Chapters/Affiliates/Sub-Groups.

NOTE: If policy is cancelled, the Minimum Retained Premium is \$350 or 50% of the calculated premium, whichever is greater.

** POLICY COVERAGE EXPIRES JANUARY 1, 2018 **

Summary table for Total Insurance Cost, including 8% Retail Sales Tax and Total Premium.

Applicant Signature:
Date Signed:
Title:

NOTE - Payment is required in order to make coverage effective.
- Cheques must be payable to Capri Insurance Services Ltd. Or:

Payment options: Visa, MasterCard, AmEx. Includes fields for Expiry Date, Card #, Card Holder's Name, and Card Holder's Signature.

** Do you want your policy emailed OR mailed? **

COVERAGE IS NOT EFFECTIVE IF THIS APPLICATION IS NOT FULLY COMPLETED & SIGNED

Equine Association Club Insurance - Frequently Asked Questions

www.capri.ca/horse

- Q Is there a problem with the insurance if we let someone participate in a show who is not a club member and/or not a member of an equestrian association?
- A No. The insurance allows for non-club members and non-equine association members to participate in your activities or shows (Remember, the insurance covers you not them). It is however, a good risk management strategy and a recommendation that wherever practical you should confirm that people participating in your events have their own insurance. It is also essential that your own club members also be members of your provincial equestrian association (see next question).
- Q Will our insurance be affected if it is found that not all of our participating club members are provincial association members?
- A Possibly. It is a condition of this insurance that all your club members who are active riding (or driving) members will also be provincial association members. This does not apply to social or honorary members who no longer ride (or drive) in club associated activities. If a loss occurs involving one of your active riding (or driving) club members and it is found that they are not also a member of your provincial equestrian association, then your insurance may become null and void. Clubs can submit membership rosters to their provincial equestrian association office to obtain confirmation of their member's status.
- Q Our club is allowed to use municipal properties to hold events from time to time, but we are asked to add the municipality to our insurance. Can we do this and does it cost extra?
- A These groups are automatically added to your policy at no additional premium. The policy states that owners of private or public land are added as additional insureds with respect to losses arising out of the activities of the club on those lands.
- Q Is there any exclusion or restriction if our club sells or serves alcohol at a club function or activity?
- A The sale or service of alcohol at any event requires special attention. Please contact our office to discuss the appropriate coverage.
- Q Clubs can conduct clinics using an instructor who is not formally certified. How do you determine if the instructor's competence or experience is sufficient to satisfy the insurance program requirements?
- A The instructor used by clubs to conduct a clinic must meet the following criteria to enable the club to be covered for the clinic exposure. The instructor should have conducted similar clinics in the past or be recognized in the equestrian industry for his or her expertise on the topic of the clinic. Generally clubs have some discretion in this area to assist them and it is recognized there would be little value in conducting a clinic using an instructor who had little to offer. Also the clinic setting is usually of short duration and in a controlled setting allowing for this discretionary benefit.
- Q I have been told that liability insurance for clubs covers directors. Why then is Director's & Officer's coverage discussed so much and sold separately? What is this all about?
- A The club's Commercial General Liability policy responds to law suits which result from a bodily injury or a property damage in which it is felt the club bears some responsibility. Your policy covers this and also covers directors and others associated with hosting club activities for these types of claims. However there are other things for which a director or officer may be sued which have nothing to do with a bodily injury or a property damage. Typically these law suits are the result of a wrongful act by a director and are filed by another director, club member or a financial institution. Director's and Officer's policies are separate policies with specialized wordings to deal with these situations.

(Jan 1/17)