

Equine Association Individual Members - Frequently Asked Questions

Q What is considered to be commercial use of a horse?

A Any equine activity from which you generate an income. This could include horses used on trail rides for the public, sleigh rides for the public, pack trips for the public and stallions used for breeding. Receiving shared expenses for the occasional transportation of someone's horse is not considered commercial use.

Q I sometimes provide riding lessons to others but I don't get paid for this activity. Am I insured for this?

A No. If you provide any instruction or horse training then you need a separate Coach/Instructor's policy.

Q I lease out my horse for part of the year. I am paid for the expenses of keeping the horse plus a small extra monthly amount, how does the insurance program deal with this situations?

A If you receive any value in excess of your actual expenses it is considered commercial use and your policy will not respond.

Q I own a horse that I let a friend ride. I don't ask for and am not paid for this, it is simply a favour. Does this create any problems with the coverage?

A No, provided your friend is a member of an equine association or is an equine professional. If you allow people who are not members or not an equine professional to ride your horse then coverage is void.

Q What value is this coverage if I have home insurance with liability coverage extended to my horses?

A Your home insurance may be limited. Many companies restrict coverage to your premises and do not cover riding activities off premises or at shows. Most also charge an additional premium, usually \$25 per horse. Membership includes \$5,000,000. liability on all your horses and with no premises restrictions.

Q Does the Accidental Death and Dismemberment (AD&D) cover short term disability?

A No, only permanent disability, and it does not cover wages lost because you miss work.

Q Are there any deductibles on the liability or transportation coverages?

A Yes - a \$1,000. deductible applies but only on claims for damage to Property belonging to others.

Q I sometimes trailer horses for friends who sometimes reimburse me with cash for fuel expenses or buy me supper, how does the insurance respond to this aspect of trailering and taking compensation?

A There is no problem in the case described as this situation does not represent an activity for profit.

Q Does the transportation coverage with my membership cover my horse if it dies during transportation?

A No. The insurance protects you for your legal responsibility in the death of someone else's horse not your own horse and the coverage is limited per horse and per accident.

Q Who determines the value of a horse after an accident while trailering and how much will be paid?

A The actual amount paid is established by an insurance adjuster using all available information from you and from the equine industry at large concerning acceptable practices in establishing the value of a horse. (\$10,000. per horse, and \$50,000. per accident are the maximums paid under the transportation section)

Q I am a member in good standing and compete out of province. Does this coverage follow me?

A Yes. If your principal residence is in Canada, this insurance is world wide coverage.

Q I board my horse at a friend's place. If she is hurt while riding my horse, is she covered? Am I covered?

A Are both parties members? If so, the injured person has coverage for permanent disability. The owner of the horse has coverage if the rider injured is a member and sues for bodily injury.

Q I board my horse. Does my membership insurance cover the owner or manager of the boarding facility?

A No. They must arrange their own coverage for this and the other liability exposures on their premises.

Q Does this insurance programme cover my horse if it is injured or dies?

A Yes and No (depending on the options purchased). The automatic liability insurance covers "you" if your horse causes injury or damage to another person which results a law suit. If you also purchased the optional 'Equi-Care' insurance (full Mortality coverage) or the optional Member's Named Perils (basic coverage) then you would have actual insurance covering against loss caused by death of your own horse.

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YOU NOW HAVE ACCESS TO SAVINGS ON OTHER INSURANCE OF INTEREST TO MEMBERS:

Rural Property and Liability - Equine Mortality - Commercial Equine Liability
Call Toll Free 1-800-670-1877