

**APPLICATION  
for Equine Association  
CLUBS**

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

**2012 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**

- 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.
- The coverage is for all "**approved**" activities. "Approved" activities are those that you declare on the attached form which are reviewed by Capri Insurance.
- 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).
- The Insurance price starts at only \$325. and provides:
  - \$ 2,000. on owned Money
  - \$ 10,000. on owned Property other than buildings (higher limits available)
  - \$ 10,000. per Horse, \$100,000. 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.

- The cost of the "Management Liability" coverage may be as low as \$150.
- 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.

**2012 CLUB APPLICATION**  
 Insurance Expires January 01 Each Year !

**Capri Insurance Fax # (250) 860-1213**  
 (Please Print Clearly)

Club Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Prov \_\_\_\_\_

Postal Code \_\_\_\_\_ Phone (\_\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_\_) \_\_\_\_\_

Contact Name \_\_\_\_\_ Email Address \_\_\_\_\_

1) Are you an Umbrella Organization with Regional Groups under your control?  Yes  No  
**If "Yes", please contact our office for the "Affiliate/Branch Supplement".**

2) Is the Club a Provincial Equine Association member?  Yes  No **Required for coverage!**

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?  Yes  No **Required for coverage!**

**Note:** Non-club members and/or Therapeutic riders can participate in Club organized riding or driving activities without being Provincial Association members.

4) Indicate "ALL" of the Club's activities (use separate page if required):  Member Rides  Clinics  Lessons  
 Competitions  Social Events  Meetings  Exhibitor at Trade Shows

Describe fund raising activities \_\_\_\_\_

Describe all other activities \_\_\_\_\_

**! Important Note: Commercial Trail Rides and Pony Rides are excluded activities !**

5) a) Do you build, clear or maintain any trails, whether owned or non-owned? Yes  No

b) If you answered "Yes" to Question 5a), does this consist only of the clearing of debris, branches, rocks to ensure a safe equine ride? Yes  No  If you have answered "No", please contact our office.

6) We own / rent / lease premises for periods longer than 15 consecutive days for the purpose of conducting equine activities?  
 Yes  No **If you answered "Yes", then you MUST check a box below ( pick only one )**

Which best describes the facilities you own / rent / lease for equine related activities:

**A)** Premises for equine activity (may include Boarding of up to 10 horses belonging to other people, other than at a Show, a Clinic or a Lesson).

**B)** As above but Boarding of More than 10 horses belonging to other people, other than at a Show, a Clinic or a Lesson.

7) Any food/concession sales?  Yes  No If yes, describe \_\_\_\_\_ Revenue \$ \_\_\_\_\_

8) Do you serve alcohol?  Yes  No If yes, describe \_\_\_\_\_ Revenue \$ \_\_\_\_\_

9) Do you hold rough stock events/activities?  Yes  No

10) **Additional Insured:** Please provide the name and address of those who specifically need to be added to the policy.

11) Claims History (past 5 years) Date of Loss Description Amount Paid  
 None OR \_\_\_\_\_ \$ \_\_\_\_\_

**PREMIUM CALCULATION**

Club Insurance Package and \$5,000,000. Liability including injury to participants **Base Premium** = \$ 325.

**Plus** - If indicated in Question #6 above: **A)** \$150. or **B)** \$450. = \$ \_\_\_\_\_

**Plus** - Management Liability (Directors & Officers) based on separate Application form attached = \$ \_\_\_\_\_

**Plus** - Chapters/Affiliates/Sub-Groups: Premium is \$50 for each. = \$ \_\_\_\_\_

**Plus (Other)** - \_\_\_\_\_ = \$ \_\_\_\_\_

**Note:** If policy is cancelled, the Minimum Retained Premium is \$325.

**Total Insurance Premium** = \$ \_\_\_\_\_

**Applicant Signature** \_\_\_\_\_

Date Signed \_\_\_\_\_

**" Must be Signed "**

Title: \_\_\_\_\_

- NOTE**
- Payment is required in order to make coverage effective.
  - Cheques must be payable to Capri Insurance Services Ltd.
  - If using your Credit Card to pay please include the following information:

Visa  MasterCard  AmEx Card # \_\_\_\_\_ Expiry (mm/yy): \_\_\_\_\_

Card Holder's Name (Please Print) \_\_\_\_\_

Card Holder's Signature \_\_\_\_\_

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

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