

2012 Insurance Program

- Membership in your Equine Association automatically includes insurance coverage for most equine related liability exposures. Coverage is in excess of any other insurance you carry or is primary if you have no other insurance that could apply.
- The Insurance is in effect each year from January 01 - January 01 and provides Members with the following automatic coverage and optional benefits:

1) AUTOMATIC COVERAGES INCLUDED WITH YOUR MEMBERSHIP:

a) \$5,000,000 Liability Insurance (\$1,000 Property Damage Deductible)

This coverage protects you against most lawsuits for Bodily Injury or Property Damage arising out of the ownership or use of a horse, or arising out of your participation in most equine related activities.

Special Notes on Coverage Restrictions

- i) Coverage excludes the riding of a member's horse by any person who is not a member in good standing of an Equine Association or who is not an equine professional or not riding the horse on a pre-purchase test ride.
 - ii) Coverage excludes any lawsuit brought against you by your own spouse, or by any relative or dependant(s) residing in your household.
 - iii) The coverage excludes the "commercial use" of horses (such as renting them out to others) as well as participation in Rough Stock Rodeo events, pari-mutuel racing, or unsanctioned racing activity and providing coaching, lessons, instruction to others and participation in horse pulling competitions.
 - iv) Use of a horse for equestrian shows or competitions shall not be deemed commercial use, and barrel racing, team roping and team penning shall not be deemed rodeo or racing events.
 - v) If you are a member but your principal residence is outside Canada, then your coverage is restricted to equine activities that take place in Canada. Coverage for Canadian residents is world wide but lawsuits must be brought against you in Canada.
 - vi) Coverage is primary if you have no other insurance that could apply, or is in excess of any other insurance you carry.
- b) \$30,000 Accidental Death & Dismemberment** coverage for each member arising from equine-related activities – under the age of 90 – that includes limited coverage for fracture and dental injuries.
- c) Transportation Insurance for Non-Owned Horses** protects against lawsuits for death of someone's horse while you are transporting that horse subject to a limit of \$10,000. per horse / \$50,000. per accident and excluding commercial transportation of horses.

"The information above is a coverage summary only"

2) SPECIAL OPTIONS AVAILABLE WITH YOUR PROVINCIAL EQUINE ASSOCIATION MEMBERSHIP:

- a) Coverage for your own horse(s) - "**Members Named Perils**" insurance covering death of an owned horse resulting from fire, lightning or collision/overturn of a conveyance in which a horse was being transported. This insures up to a maximum of \$4,000 that may be applied regardless of the number of horses owned. Losses are restricted to one claim per year.
- b) Personal Liability to include **non-commercial** care, custody and control of up to a maximum of 3 non-owned horses including Legal Liability for Non-Owned Horses of \$10,000 per horse / \$50,000 per accident.
- c) Accidental Death & Dismemberment – In addition to your 'included' \$30,000 Principal Sum you may now purchase an additional \$50,000 coverage that includes benefits for Fracture and Dental arising from equine related activities – under the age of 70.
- d) Travel (out of Province/Country) – Provides \$1,000,000 coverage for Medical/Hospitalization. Trips up to 90 days in duration – any number of trips per year – worldwide cover – including participation and/or preparing for equine related activities – under the age of 70.
- e) You may now purchase coverage on your Tack: \$2,500 any one occurrence / \$2,500 any one membership per policy period; \$500 deductible.

3) OTHER OPTIONS ARE ALSO AVAILABLE TO MEMBER'S AT REDUCED COST:

- a) "Farm-Care" for your rural property and home.
- b) "Equi-Care" providing life / medical / surgical insurance for your horses.

IMPORTANT: IF YOU ARE NOT A CANADIAN RESIDENT PLEASE READ THE LAST Q&A UNDER THE FAQ'S.