



INTERCITY[®]
INSURANCE
SERVICES

APPLICATION for Equine Association MARITIME CLUBS

(BE A MEMBER & RENEW EARLY - CLUB INSURANCE EXPIRES JANUARY 1ST 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.

Intercity Insurance® is the official insurance broker of most Equine Associations in Canada.

Questions about this Insurance Program must be directed to Intercity®.

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 Intercity 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. Directors & Officers Liability is a special coverage available separately to Clubs who submit the Directors & Officers application form which is also attached.

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

NOTE - For new business 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.

INTERCITY INSURANCE SERVICES INC.®
15221 YONGE STREET, AURORA, ON L4G 1L8
Phone Toll Free: 1-888-394-3330 Fax: 1-888-822-6115
Email: forms@intercityinsurance.com
Website: www.intercityinsurance.com

MARITIME CLUB APPLICATION - 2017

Insurance expires January 1, 2018

Email: forms@intercityinsurance.com

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

- Are you an Umbrella Organization with Regional Groups under your control?
If "YES" please contact our office for the "Affiliate/Branch Supplement" Yes No
- The club is a current and a Member of: NBEA NSEF IHC
Important Note – Membership is required in order for insurance coverage to be valid
- Are **"ALL"** members of your organization who ride or drive in Club organized activities also members in good standing of a Provincial Equine Association? - **Required for coverage!** Yes No
Note: Non-club members and/or Therapeutic riders can participate in Club organized riding or driving activities without being Provincial Association members.
- Indicate **"ALL"** of the Club's activities (**use separate page if required**): Member Rides Clinics Lessons
 Competitions Social Events Meetings Exhibitor at Trade Shows Club Auctions Facility Rental
 Describe fund raising activities _____
 Describe all other activities _____

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

- Do you build, clear or maintain any trails, whether owned or non-owned? Yes No
 If you answered "YES" to question 5, does this consist **only** of the clearing of debris, branches, rocks to ensure a safe equine ride? Yes No
If "NO" please contact our office
- Any Food/concession sales? Yes No If "Yes" describe _____ Revenue \$ _____
- Do you serve a/o sell alcohol? Yes No If "Yes" describe _____ Revenue \$ _____
- Do you hold rough stock events/activities? Yes No
- Claims History (past 5 years) _____ Date of Loss _____ Description _____ Amount Paid \$ _____
 None OR _____
- Additional Insured: Please provide the **NAME** and **ADDRESS** of those who **specifically** need to be added to the policy.
(use separate page if more than one additional insured is required):
 Legal Name: _____
 Mailing Address: _____

| | | | |
|---|--|------------------------|---------------|
| Club Insurance Package and \$5,000,000. Liability including injury to participants | | Base Premium = | \$ 350 |
| 11. We own, rent or lease premises for periods longer than 15 consecutive days for the purpose of conducting equine activities? If "YES" then you MUST add one below | <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| Which best describes the facilities you <u>own/rent/lease</u> for equine activities: | | | |
| a. Premises for equine activities (may include Boarding of <u>up to 10 horses</u> belonging to other people, other than at a Show, Clinic or Lesson | | Add \$150 = | \$ _____ |
| b. As above but Boarding of <u>More than 10 horses</u> belonging to other people, other than at a Show, Clinic or Lesson | | Add \$450 = | \$ _____ |
| Plus Chapters/Affiliates/Sub-Groups: Premium is \$50 for each. | | _____ x \$50 = | \$ _____ |
| NOTE: If policy is cancelled, the Minimum Retained Premium is \$350 or 50% of the calculated premium, whichever is greater. | | TOTAL PREMIUM = | \$ _____ |

**** POLICY EXPIRES JANUARY 1, 2018 ****

Applicant Signature: _____ **Date Signed:** _____
Title: _____

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

Visa MasterCard AmEx Expiry Date (mm/yy) _____ Card # _____
 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****

Club Insurance - Frequently Asked Questions

www.intercityinsurance.com

- Q Is there a problem with the insurance if we let someone participate in a show who is not a club member?
- A No. The insurance allows for non-club 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 personal liability insurance.
- Q Will our insurance be affected if it is found that not all of our participating club members are insured individually?
- A Possibly. The broad scope and low cost of this insurance is dependent on the board's decision to mandate that all your club members who are active riding (or driving) members will also be insured separately with personal liability insurance recognizing their participation in your club activities. This condition does not apply to social or honorary members who no longer ride (or drive) in club associated activities.
- 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)