

# EQUINE INSURANCE AND MORE...

**AS A MEMBER OF THE NEW BRUNSWICK EQUESTRIAN ASSOCIATION, YOU HAVE ACCESS TO THE FOLLOWING INSURANCE PRODUCTS:**

- Horse Mortality Insurance
- Members Tack
- Accidental Death & Dismemberment
- Travel Medical
- Weekly Accident Indemnity (Short Term Disability)



We provide products that address the concerns of every horse enthusiast. With enhancements and options to your insurance program, membership with the New Brunswick Equestrian Association is even more valuable!



**INTERCITY<sup>®</sup>  
INSURANCE  
SERVICES**

**CONTACT US TODAY:**

**1-888-394-3330**

**info@intercityinsurance.com  
www.intercityinsurance.com**

For NBEA renewal or program information,  
please contact the NBEA office:

**1-506-454-2353  
horses@nbnet.nb.ca  
www.nbea.ca**

**Intercity Insurance Services Ltd.  
15221 Yonge Street  
Aurora, ON, L4G 1L8**



**NBEA  
MEMBERS  
INSURANCE BENEFITS**

Provided by:



**INTERCITY<sup>®</sup>  
INSURANCE  
SERVICES**

Working with our  
equine partners from  
coast to coast.







THE FOLLOWING INSURANCE BENEFITS  
ARE INCLUDED IN YOUR NEW BRUNSWICK  
EQUESTRIAN ASSOCIATION MEMBERSHIP:

### **\$5,000,000 Excess Liability Insurance**

Related to the ownership and personal use of horses. Also covers non-commercial transport of someone else's horse. This coverage is in force 24/7, anywhere in the world. *\*This coverage will not respond to commercial use of the horse or commercial transportation of non-owned horses.*

### **\$30,000 Accidental Death & Dismemberment**

(AD&D) providing 24/7, worldwide coverage for catastrophic and permanent injury (or death) arising from equine related activities.

**\*Fracture, Dental and loss of income claims are not included.**

For insurance coverage or claims questions,  
please contact Intercity Insurance

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## OPTIONAL COVERAGES EXCLUSIVELY AVAILABLE WITH YOUR MEMBERSHIP:

### **Members Named Perils**

Insures your horse(s) for death arising from specific causes such as fire or lightning, transportation, earthquake or flood, or attack by dogs or wild animals. Limit \$10,000

### **Members Tack**

Insures tack and equipment from loss or damage anywhere in Continental US/Canada.  
Limit \$10,000–\$500 Deductible

### **Accidental Death & Dismemberment\***

In addition to your "included" \$30,000 principal sum you can now purchase an additional \$50,000 coverage that includes benefits for Fracture and Dental injuries.

\*Optional Accidental Death & Dismemberment (AD&D) coverage is restricted to members who have not reached the age of 75 years.

### **Travel Medical\***

Provides \$10,000,000 out-of-province and country coverage for medical treatments and/or hospitalization. Several custom options available to suit the needs of every member.  
To purchase coverage, please visit:  
<https://shop.tugo.com/store/INT001>

### **Weekly Accidental Indemnity (Short Term Disability)**

This coverage can provide you with income replacement for up to 26 weeks if you are unable to work due to an accident.

\* This optional coverage automatically provides AD&D coverage – including \$50,000 Principal Sum for permanent and catastrophic injuries. There is also a Fracture benefit of \$7,500/\$2,500 principal sum (helmet/no helmet) and a Dental benefit of \$5,000 principal sum.



**INTERCITY INSURANCE  
SERVICES INC.**

We understand insurance for horses and equestrian activities. Our programs are designed to meet the specific needs of the equestrian community.

- Equi-Care—Horse Mortality
- Commercial Equine Liability

Do you need coverage for any of the following? If so, please contact Intercity Insurance for your coverage options.  
Discounted rates available for NBEA members.

- Coaching
- Equine Clubs & Associations
- Boarding
- Competitions & Clinics
- Equestrian Centres
- Trail Ride Operations
- Wagon/Sleigh Rides

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