



CapriCMW Insurance Services Ltd.
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Dear Equine Industry Professional,

First, let me say that along with my colleagues here at CapriCMW and our partners at Provincial /Territorial Equine Associations across Canada, we are pleased that you are investigating the Coach license as a credential to augment your professional work in the horse industry.

We believe that licensing is an important Risk Management strategy that protects us all and a positive step towards establishing a recognized standard in our sport - that is already the norm in virtually every other sport in Canada.

Some of the most important features of the license credential are that it is NOT discipline specific, recognizes a long list of qualifying credentials to reduce the cost of licensing (NCCP, CHA, CPC, CANTRA etc.) and requires a background check to protect vulnerable participants. Licensing yourself and those that work with you will quickly identify committed professionals that are in a relationship with athletes at all stages of development - at home in the school barn and / or at sanctioned competitions.

We want to be clear that the Coach license and embedded insurance are specific to INSTRUCTION as provided by the licensee and others in specific situations and nothing else.

For all coaches, acquiring the license should trigger a review of their current insurance needs with us or their current provider. All license holders should take the opportunity to evaluate which activities should continue to be insured by their existing policy and which can be deferred to the license coverage.

We fully expect that for our clients, the credential will lead to reduced insurance costs overall.

CapriCMW Insurance Services Ltd. is proud to be a part of this evolution of risk management in the horse industry in Canada. We look forward to working with all licensees in the future.

The pages that follow provide a summary of the coverage which is automatically provided in the license and separately, anticipated questions and related answers. Once you have reviewed this information, please do not hesitate to contact me directly for more information.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mike King".

Michael A. (Mike) King, CAIB, R.I.B. PARTNER
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A few definitions associated with the Coach License:

- Coach: A Person who provides direct instruction to a participant with the aim of improving their riding ability and who is responsible to ensure the activities are safe and developmentally appropriate.
- Coach in Training: A Person who is 16 years of age or older and who is acting under the direct supervision of a licensed coach.
- Assistant Coach: A person who is at least 16 years of age in a support role to a licensed Coach, but is not responsible for the environment in which the instruction is being given and is not providing independent support or direction to the athlete.

Coaches, Coaches in Training and Assistant Coaches as defined above are COVERED while the license is current - subject to other eligibility criteria determined by EC and PTSO.

There are three elements of the included and embedded coverage:

1) Commercial General Liability insurance

Covers Bodily Injury / Property Damage claims arising from INSTRUCTION including injury to participants

- \$5,000,000 limit per occurrence
- Deductible of \$1,000 applies to Property damage claims only
- Worldwide coverage (suits brought in Canada)
- Additional insured (automatically) include
 - a. land owners and facility operators where coaching activity takes place.
 - b. owners of horses used in the licensed coach instruction program

2) Professional Liability insurance

Professional (or Errors and Omissions) Insurance is a policy that protects you in case you make a mistake while delivering a service or fail to deliver on what you promised that creates a provable financial loss by a third party.

- \$100,000 limit for errors and omissions arising from services rendered
- \$1,000 deductible all losses
- Worldwide (suits brought in Canada)
- This does NOT cover warranty of any product sold (like a horse)

3) Abuse Coverage

Covers allegations of sexual, physical, psychological or emotional abuse, molestation, or harassment abuse.

- \$25,000 limit
- \$1,000 deductible all losses
- Worldwide (suits brought in Canada)
- NO COVERAGE for illegal acts



COACHES/ INSTRUCTORS/ TRAINERS Frequently Asked Questions

Q1. Why do I need insurance if I use a waiver?

A1. Waivers (more commonly now referred to as Release and Acknowledgments) are a very good idea and if they are legally sound they can go a long way to reduce your loss in the event of a lawsuit. However, many releases lack the legal strength to afford the protection for which they were intended. In addition, there are many incidents that may occur which will fall outside the scope of your release. No matter how well your release has been written, you will still face the costs of a legal defense if you are sued. Insurance will protect you in situations where your release form is weak, where the accident falls outside the scope of the release, and will also cover your legal costs. Use of a release form is strongly encouraged as a risk management measure. They contribute to the lower cost of insurance by avoiding and reducing losses. Visit the equine section of our website to access further risk management information.

Q2. Can I insure my employees under this policy?

A2. Coaches in Training and Assistant coaches as defined are automatically covered under your policy but are subject to certain requirements. They must be 16 years of age or older, be members of their Provincial Equine Association, have riding experience as determined by the license issuer and must be operating under your direction.

Q3. Do I have to purchase extra coverage if I occupy a facility used strictly for my coaching/instructing/training activities?

A3. No. The policy covers you during your coaching activities at any location in the world – automatically.

Q4. I do not own any school horses but sometimes I arrange for horses to be available to my students that are owned by someone else. The horses may or may not be insured by their owner. Am I covered for this?

A4. Yes. Your responsibility is the same when you make arrangements for a school horse - regardless of ownership. It is worth noting that the owners of horse you use for instruction are automatically insured by the Coach License policy.

Q5. Why should my clients/students obtain membership in their Provincial Equine Association?

A5. We strongly recommend that all equine industry participants maintain membership in their Provincial Equine Association to take advantage of the many membership benefits, including insurance.

Several reasons why your clients/students should consider insurance include:

- Accident Insurance is readily available and will protect your clients/students in the unlikely event that they suffer an injury while participating in your lesson program. Parents will be keenly interested in protecting their children but this is a good idea for everyone.
- Some of your clients/students will either own/lease or borrow a horse from you or someone else. Therefore, Liability insurance for them will potentially become very important. The sooner they become aware of their risk exposures the better.
- This coverage, and much more, are available to your clients/students by joining their Provincial Equine Association.

Q6. Are other commercial equine operations recognized or insured under the Coach license and the embedded insurance?

A6. No. The coach license is issued to identify coaching activities only and the insurance is the same. If you are involved in other operations, separate insurance coverage should be acquired and we can help. CapriCMW offers low cost coverage for a long list of commercial equine enterprises, including (but not limited to);

- Boarding
- Organizing and operating Clinics, Shows or Competitions
- Training of Horses
- Transport of horses

Q7. Does CapriCMW offer insurance for horses?

A7. We have provided affordable risk management and insurance solutions to horse owners for decades. The EquiCare horse mortality program provides broad insurance on the life of the horse and includes various extensions; medical/surgical expense protection, emergency stabling assistance – and much more.