



## 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

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!

Proud partners of Canada's equine community from coast to coast.



**Contact CapriCMW for professional, personalized advice on protecting you and your horses.**

15221 Yonge Street, Aurora, ON L4G 1L8  
1 800 670 1877  
ontario@capricmw.ca

**For NBEA renewal or program information, contact the NBEA office.**

1 506 454 2353  
horses@nbnet.nb.ca

[capricmw.ca/equine](http://capricmw.ca/equine)



# Member Insurance Benefits

Provided by:



*Protecting Canada's equine community from coast to coast.*



# Member Benefits

The following insurance benefits are included in your New Brunswick Equestrian Federation 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, contact CapriCMW Insurance:**

1 888 394 3330 | [ontario@capricmw.ca](mailto:ontario@capricmw.ca)  
[capricmw.ca/equine](http://capricmw.ca/equine)

**For membership information, contact NBEA:**

1 506 454 2353 | [horses@nbnet.nb.ca](mailto:horses@nbnet.nb.ca)  
[nbea.ca](http://nbea.ca)

# Optional Coverages

## 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>



CapriCMW's EquiCare coverages have been crafted to meet the specific needs of Canadian equine enthusiasts and professionals.

## Equine Medical and Mortality

- Full mortality insurance covers the life of horse from accident, sickness and theft
- Medical/surgical coverage to help with unexpected veterinary costs
- Death claim reimbursement
- and more....

## Equine Coach

The high standards achieved by certified and experienced coaches combined with the power of volume purchasing have made coverage less expensive and easier to obtain through CapriCMW.

## Equine Business

Through partnerships with Canada's top insurance companies, CapriCMW has negotiated a separate program for commercial equine operations at very attractive pricing.

## Equine and Livestock Trailer

This programme is available on trailers, including trailers with living quarters designed for the transport of horses and livestock only.

[capricmw.ca/equine](http://capricmw.ca/equine)  
or call 1 888 394 3330