



## A FEW FACTS ABOUT THE AUTOMATIC INSURANCE COVERAGE INCLUDED WITH YOUR NEW BRUNSWICK EQUESTRIAN ASSOCIATION MEMBERSHIP

**IF YOU, THE MEMBER** have paid your annual membership dues and are therefore in “good standing” with the NEW BRUNSWICK EQUESTRIAN ASSOCIATION, **YOU, THE MEMBER** are provided with **TWO** important and separate insurance benefits **AUTOMATICALLY**:

- 1. \$5,000,000** of excess **PERSONAL LIABILITY** insurance that **WILL** protect **YOU, THE MEMBER** if **YOU, THE MEMBER** are **SUED** by a third party because a horse that **YOU, THE MEMBER** own, lease or use causes **PROPERTY DAMAGE OR BODILY INJURY TO A THIRD PARTY**.

A few **examples** of situations where **YOU, THE MEMBER, HAVE COVERAGE**:

Example 1. The horse kicks or bites someone causing ***bodily injury***

Example 2. The horse kicks a car or escapes on to a neighbor’s land causing ***property damage***

Example 3. **“Someone else”** is holding your horse and the horse causes property damage or bodily injury to a third party.

The policy is **IN FORCE 24 hours a day, seven days a week, anywhere in the world**. So if you board your horse elsewhere, keep your horse at home or go for a ride down the road or on the trail – **YOU, THE MEMBER** are covered.

The policy will provide liability protection **regardless of the number of personal use horses** you own or lease. Some important information to consider:

- a) The insurance policy **DOES** contain an **EXCLUSION** if your horse is used for **COMMERCIAL** purposes. This means that if you receive compensation for the use of your horse - (e.g. “money” or “trade of value” for riding instruction, or reduced board for the use of your horse by someone else in a lesson) **this policy will NOT respond**. **THIS IS A PERSONAL LIABILITY POLICY ONLY**.
  - b) **IF** you do allow others to **RIDE** your horse, then be sure that the person **RIDING** the horse is also a **member of the NEW BRUNSWICK EQUESTRIAN ASSOCIATION OR** is employed in whole or in part in the horse business (for example your certified coach etc.). If the person **RIDING** your horse meets either of these criteria, then **YOU, THE MEMBER ARE COVERED**.
  - c) The insurance policy **DOES** contain an **EXCLUSION** related to claims made between immediate family members. (e.g.- the parent/spouse of a member will not be covered by this insurance if their own child / spouse sued them)
  - d) Part of the liability coverage provided through membership addresses the exposure that could arise **IF YOU, THE MEMBER** transport (TRAILER) a horse that **DOES NOT** belong to you (in a non-commercial situation). If that non-owned horse were injured as a result of your negligence and **IF** that other person decided to **sue** you for compensation for their loss, the policy will respond - up to a limit of \$10,000 for any one horse. **Please note** - this is **NOT** commercial horse transport insurance and is **NOT** life insurance for the horse being transported – this is liability insurance to protect you if you are sued by a third party when you are in the care, custody and control of a non-owned horse.
- 2. \*\*\*New \$40,000 (Principal Sum) Accidental Death or Dismemberment** coverage if **YOU, THE MEMBER** suffer from a scheduled (listed) catastrophic and permanent injury (or death) related to an incident where horses are involved. This coverage is in force 24 hours a day, seven days a week, and covers the member anywhere in the world.

**Please note the following conditions and exclusions pertaining to the included AD&D coverage:**

- i. **Coverage is provided for Canadian residents only;**
- ii. **This is not a short term disability (STD) or long term disability (LTD) insurance policy nor does the policy provide compensation for lost wages;**
- iii. **The policy that is included with your membership does not provide any payment for fracture or dental injuries.**
- iv. **THIS AUTOMATIC COVERAGE ONLY APPLIES TO MEMBERS UNDER THE AGE OF 90 YEARS.**

If you have any questions or require more comprehensive and individualized coverage, please contact CapriCMW Insurance Services Ltd. directly and they will be pleased to assist you. Phone toll free - 1-888-394-3330