



## INFORMATION ABOUT OPTIONAL TACK COVERAGE AVAILABLE THROUGH YOUR EQUINE ASSOCIATION MEMBERSHIP

<b>TERM:</b>	The policy is in force from the time your purchase the tack insurance option until January 1 of the next year. Your coverage begins and remains in force while you are deemed to be a member in good standing by the association
<b>INSURER:</b>	Tack is underwritten by Northbridge General Insurance Corporation and is administered by Acera Insurance Services Ltd. as the insurance broker
<b>LIMIT:</b>	\$15,000 any one occurrence \$15,000 any one membership per calendar year
<b>DEDUCTIBLE:</b>	\$500 per claim
<b>COVERAGE TERRITORY:</b>	Worldwide

### SUMMARY DESCRIPTION / INTENT

This insurance provides coverage on a replacement cost basis for direct physical loss or damage of tack subject to policy exclusions.

#### Coverage and Insured Perils

- This policy does not cover wear and tear, mysterious disappearance, or any damage incurred while tack is sent for repair/refinishing
- Tack does not include any horse drawn vehicles (carts, wagons, carriages, sleighs, etc.), articles of clothing or protective equipment worn by riders
- The burden of proof is on the member to prove the value of their tack. We recommend you keep receipts, photos, and serial numbers of your tack for your records
- Please note, theft claims must be accompanied by a police report

**Q** If I leave my saddle unattended at a horse show and it is gone when I come back, is this considered theft?

**A** No, this would be an example of mysterious disappearance.

**Q** Is damage caused by my horse to my tack covered?

**A** Wear and tear is not covered by this policy.

**Q** I am a coach, does this policy cover tack owned by my clients?

**A** No, only tack owned by you, the individual member is NOT covered by this policy.

The information above is a coverage of summary only. Any questions please contact Acera Insurance Services Ltd.

#### **Western Provinces and Territories:**

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#### **Ontario and Provinces Eastward:**

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