A FEW FACTS ABOUT THE AUTOMATIC INSURANCE COVERAGE INCLUDED WITH YOUR EQUINE ASSOCIATION MEMBERSHIP

IF YOU, THE MEMBER have paid your annual membership dues and are therefore in "good standing" with your Provincial Equine 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 Y**OU, 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 their **provincial equine association** or is employed in whole or in part in the horse business (for example you certified coach etc.). If the person **RIDING** your horse meets either of these criteria, than **YOU, THE MEMBER ARE COVERED.**
c) The insurance policy DOES contain an **EXCLUSION** related to claims made between immediate family members (e.g. the parents/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 of 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. **$50,000 (Principal Sum) Accidental Death or Dismemberment (AD&D)** 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 short term disability (STD) or long term disability (LDT) insurance policy nor does the policy provide compensation for lost wages;
iii) The policy that is included with your membership does not provide any payments for fracture or dental injuries;
iv) THIS AUTOMATIC COVERAGE ONLY APPLIES TO MEMBERS UNDER THE AGE OF 90 YEARS.

The information above is a coverage of summary only. Any questions please contract Navacord Insurance Services West Inc.

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