EQUINE ASSOCIATION
INDIVIDUAL MEMBER SUMMARY
INSURANCE PROGRAM

- Membership in your Equine Association automatically includes insurance coverage for many equine related risk exposures. Coverage is in excess of any other insurance you carry or is primary if you have no other insurance that could apply.
- The Insurance is in effect each year from January 1st – January 1st and provides Members with the following automatic coverage and optional benefits:

AUTOMATIC COVERAGE INCLUDED WITH YOUR MEMBERSHIP:

a) **$5,000,000 Liability Insurance** (subject to $1,000 Property Damage Deductible)
- This insurance protects you against lawsuits that can be brought against you for Bodily Injury or Property Damage claims arising out of the personal ownership or personal use of a horse and / or arising out of your participation in most equine related activities.
- This policy also includes coverage for legal liability arising from the non-commercial and incidental care, custody, and control of non-owned horses (transport, emergency boarding etc.) limit of $10,000 per horse / $50,000 per accident.

b) **$50,000 Principal Sum Accidental Death & Dismemberment** coverage for each member arising from most equine-related activities -under the age of 90. Coverage **excludes** fracture, dental losses, or loss of income. This policy does not provide partial disability benefits or loss of wages.
- The coverage is in force 24 hours a day, 7 days a week and covers you anywhere in the world while participating in or travelling to / from an equine activity.
- This is not a short term disability (STD) or long term disability (LTD) insurance policy nor does the policy provide compensation for lost wages.
- Coverage is limited to individual members who are under the age of 90 years.

Special Notes on Coverage Restrictions

- Coverage excludes any lawsuit brought against you by your own spouse, or by any relative or dependent(s) residing in your household.
- Coverage excludes the "commercial use" of horses (such as renting them out to others) as well as participation in Rough Stock Rodeo events, pari-mutuel racing, or unsanctioned racing activity, providing coaching, lessons, instruction to others for any form of compensation, participation in horse pulling competitions and does not cover members who raise, breed, sell horses as a business pursuit.
- Use of a horse for equestrian shows or competitions shall not be deemed commercial use; and barrel racing, team roping and team penning shall not be deemed rodeo or racing events.
- If you are a member but your principal residence is outside Canada, then your coverage is restricted to equine activities that take place in Canada. Coverage for Canadian residents is worldwide but lawsuits must be brought against you in Canada.
- Coverage is primary if you have no other insurance that will respond to a claim made against you but will be considered excess of any other insurance you carry that can or should respond to the incident.
- Coverage is subject to a deductible of $1,000 for Property Damage claims. There is no deductible for Bodily Injury claims.

OTHER OPTIONS AVAILABLE FOR PURCHASE WITH YOUR PROVINCIAL EQUINE ASSOCIATION MEMBERSHIP:

a) **"ENHANCED ACCIDENTAL DEATH & DISMEMBEMENT"** in addition to your 'included' $50,000 Principal Sum you may now purchase an additional **$75,000** coverage that includes limited benefits for Fracture and Dental arising from equine related activities – under the age of 75.

b) "**MEMBERS NAMED PERILS"** insurance covering death of an owned horse resulting from fire, lightning or collision/overturn of a conveyance in which a horse was being transported, attach by a dog or wild animals and more (no sickness). Refer to the policy wording for a full listing. This insures up to a maximum of $10,000 that may be applied regardless of the number of horses owned. Losses are restricted to one claim per year.

c) **"EMERGENCY LIFE SAVING SURGERY"** this policy covers **Emergency Life Saving Surgery** necessitated by accident or sickness, including colic surgery and fracture surgery, to a maximum limit of $2,500 for expenses insured. ($250 deductible). Please note: this is NOT a life insurance policy; NO DEATH BENEFIT is payable under this policy. This policy is restricted to one claim per year and must be purchased by the member who is the owner of the horse(s). To purchase this optional insurance, the member must also purchase Members Named Perils.

d) **"EMERGENCY STABLING EXPENSE COVERAGE"** This insurance provides coverage for increased expense incurred to stable the insured horse(s) at other premises due to the perils of fire, windstorm, collapse of a building or disease which makes the usual stabling temporarily unsafe or unusable , to a maximum limit of $5,000 any one membership per calendar year irrespective of number of horses ($500 deductible). $500 Per month Extra Expense for any one insured horse for a maximum of four months.

e) **"WEEKLY ACCIDENT IDEMNITY"** Coverage is up to a maximum of $500 per week to a maximum of 26 weeks. A fully completed Application is required. This policy now includes $75,000 Accidental Death & Dismemberment coverage.

f) **"TACK"** $15,000 any one occurrence / $15,000 any one membership per policy period; $500 deductible. Higher limits are available.

OTHER OPTIONS ARE ALSO AVAILABLE TO MEMBERS AT REDUCED COST:

a) "EQUI-CARE" providing life / medical / surgical insurance for your horse(s)
b) Liability for commercial use or equine business operations.

IMPORTANT: IF YOU ARE NOT A CANADIAN RESIDENT, PLEASE READ THE LAST Q&A on page 2

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

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EQUINE ASSOCIATION
INDIVIDUAL MEMBER SUMMARY
INSURANCE PROGRAM
FREQUENTLY ASKED QUESTIONS

Q **Does my Provincial Equine Association sell me the insurance?**
A **No. Navacord Insurance Services West Inc. Is a licensed insurance broker and Administrator for the member insurance program. Any and all inquiries related to the insurance program must be directed to Navacord Insurance Services West Inc.**

Q Does the included Basic Accidental Death & Dismemberment (AD&D) or the Optional Accidental Death & Dismemberment (AD&D) cover short term disability or lost wages?
A No. These two policies do not provide short term or long term disability benefits, nor do they cover wages lost because you miss work.

Q What does the included Basic Accidental Death & Dismemberment (AD&D) cover?
A Permanent loss of vision, hearing, limb or movement, and death, as detailed in the policy wordings.

Q Does the Basic Accidental Death & Dismemberment (AD&D) coverage included in my Equine Association membership include fracture and dental?
A No, however, if you purchase the **Optional** Accidental Death & Dismemberment (AD&D), fracture and dental coverage is included. Sub-limits apply so please contact Navacord Insurance for further information.

Q I need more coverage than this policy provides-where can I get it?
A It is recommended that you investigate options to meet your personal needs which may involve other insurance sources.

Q What is considered to be commercial use of a horse?
A Any equine activity from which you generate an income. This could include horses used on trail rides for the public, sleigh rides for the public, pack trips for the public and stallions used for breeding. If you are unsure, please contact our office for clarification

Q I own a horse that I let a friend ride. I do not ask for money and am not paid for this, it is simply a favour. Does this create any problems with coverage?
A Because of the inherent risks associated with the activity, we strongly recommend that anyone and everyone who rides your horse obtain and maintain membership in your provincial equine association to take advantage of the insurance benefits provided. This is a prudent risk management practice.

Q I sometimes assist and share my horse knowledge with neighbours and friends, I am not compensated – am I covered?
A If there is <u>any</u> compensation or commercial transaction involved (presumed or otherwise) <u>no coverage will be provided</u>. We recommend that all persons offering instruction obtain certification and appropriate insurance to protect themselves for claims arising from this activity.

Q I lease out my horse for part of the year. I am paid for the expenses of keeping the horse plus a small extra monthly amount, how does the insurance program deal with this situation?
A If you receive any value in excess of your actual expenses it is considered commercial use and your policy will not respond.

Q What value is this coverage if I have home insurance with liability coverage extended to my horses?
A Your home insurance may be limited. Many companies restrict coverage to your premises and do not cover riding activities off premises or at shows. Most also charge an additional premium. Membership includes $5,000,000 Liability on all your horses and with no premises restriction.

Q Are there any deductibles on the liability or transportation coverages?
A Yes - a $1,000 deductible applies, but only on claims for damage to Property belonging to others.

Q I sometimes trailer horses for friends who reimburse me with cash for fuel expenses or buy me supper. How does the insurance respond to this aspect of trailering and taking compensation?
A There is no problem in the case described as this situation does not represent an activity for profit.

Q Does the transportation coverage with my membership cover my horse if it dies during transportation?
A No. The insurance protects you for your legal responsibility in the death or someone else's horse – not your own horse – and the coverage is limited per horse and per accident.

Q I am a member in good standing and compete out of province. Does this coverage follow me?
A Yes. If your principal residence is in Canada, this insurance is world wide coverage.

Q I board my horse at a friend's place. If she is hurt while riding my horse, is she covered? Am I covered?
A Are both parties members? If so, the injured person may have coverage under the Automatic AD&D through their membership (as detailed in the policy wordings). The owner of the horse has coverage if the injured rider sues for bodily injury.

Q I board my horse. Does my membership insurance cover the owner or manager of the boarding facility?
A No. They must arrange their own coverage for this and the other liability exposures on their own premises.

Q Does this insurance program cover my horse if it is injured or dies?
A Yes and No (depending on the options purchased). The automatic liability insurance covers "<u>you</u>" if your horse causes injury or damage to another person which results in a lawsuit. If you also purchased the optional 'Equi-Care' insurance (full Mortality coverage) or the optional Member's Named Perils (Basic coverage) then you may have insurance covering your own horse.

Q If I am not a Canadian Resident, can I still purchase the membership and do any of the coverages apply?
A Coverage for non-residents is limited to liability claims that occur while participating in "approved" equine activities within Canada. The coverage will not extend to claims made or brought outside of Canada.

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