INFORMATION ABOUT ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE AUTOMATICALLY PROVIDED IN YOUR EQUINE ASSOCIATION MEMBERSHIP

TERM: The policy is in force from January 1 to January 1 each year. Your coverage begins and remains in force while you are deemed to be a member in good standing by the association and under 90 years of age.

INSURER: AD&D Coverage is underwritten by Industrial Alliance Insurance and Financial Services Inc. and is administered by Navacord Insurance Services West Inc. as the insurance broker

LIMIT: $50,000 Principal Sum

COVERRAGE TERRITORY: Worldwide

SUMMARY DESCRIPTION / INTENT

This insurance provides a lump sum payment if you suffer from a listed (scheduled) injury that arises from participation in equine related activities. The amount payable depends on the injury sustained and is either a multiple of the Principal Sum or a portion of the Principal Sum.

****PLEASE NOTE: not all injuries are covered under this insurance policy****

Special Notes on Coverage Restrictions

- 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.
- Coverage is provided to Canadian Resident **ONLY.**

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. This policy does not provide short term or long term disability benefits, and does not cover wages lots because you miss work.

Q What does the 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 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.

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

Navacord Insurance Services West Inc.
100 - 1500 Hardy Street, Kelowna, BC V1Y 8H2
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The following are examples of the amount that could be paid under this policy.

A) Catastrophic Injuries -Principal Sum = $50,000

1.	Death	100% of the "Principal Sum"
2.	Loss of sight in both eyes	100%
3.	Hearing in both ears	66.6%
4.	Loss of or (complete and permanent) loss of use of	
	i. One leg	75%
	ii. One foot	66.6%
5.	For permanent paralysis of	
	i. Both Upper and Lower limbs	200% (Quadriplegia)
	ii. Both Lower limbs	200% (Paraplegia)
	iii. Upper and lower limbs On one side of the body	200% (Hemiplegia)
	iv. Thumb and index finger or at least four fingers or one hand	33%

The policy also provides some related compensation when a covered injury is sustained

Repatriation Benefit	$15,000
Education benefit	$ 5,000 or 5% of the Principal Sum for dependant children when the claim is for Loss of Life
Day Care benefit	$ 5,000
Rehabilitation Benefit	$15,000
Workplace Modification	$ 5,000
Family Transportation	$15,000
Seat Belt Benefit	$ 3,000
Home Alteration Benefit	$15,000
Private Nursing	$ 5,000
Psychological Therapy	$ 1,000

The AD&D policy provided in connection with membership does NOT cover

1. Loss of income or wages.
2. Partial Disability
3. Fracture injuries or Dental injuries
4. Short or long term disability benefits

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