INFORMATION ABOUT LIABILITY INSURANCE COVERAGE 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

INSURER: Liability Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Navacord Insurance Services West Inc. as the insurance broker

LIMIT: $5,000,000 per occurrence

COVERRAGE TERRITORY: Worldwide

SUMMARY DESCRIPTION / INTENT

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.

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, and participation in horse pulling competitions.
- 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 world wide 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.

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

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INFORMATION ABOUT LIABILITY INSURANCE COVERAGE AUTOMATICALLY PROVIDED IN YOUR EQUINE ASSOCIATION MEMBERSHIP 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 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. Receiving shared expenses for the occasional transportation of someone's horse is not considered commercial use.

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 any compensation or commercial transaction involved (presumed or otherwise) no liability insurance coverage will be provided. 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 The policy recognizes leasing of horses between two individuals however if the value of the lease is more than the typical expenses that you would incur to maintain the horse then you will require a commercial policy.

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
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 of someone else's horse – not your own horse- and the coverage is limited per horse and per accident.

Q Who determines the value of a horse after an accident while trailering and how much will be paid?
A The actual amount paid is established by an insurance adjuster using all available information from the equine industry at large concerning acceptable practices in establishing the value of a horse. ($10,000 per horse and $50,000 per accident are the maximums paid under the transportation section)

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 described in the policy wording). 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 "you" if your horse causes injury or damage to another person which results in a law suit. 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 the death of 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 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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