INFORMATION ABOUT OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) COVERAGE AVAILABLE THROUGH 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 75 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: $75,000 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 75 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 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 Optional 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.

Accidental Dental Expense Reimbursement

Q What is covered by the "dental" section?
A The insurer will pay up to $5,000 for injury to whole and sound teeth arising from an equine related accident. The insurer will pay according to the Provincial Dental Association Fee Guide. Treatment/Surgery for dental injury must occur within 30 days from the date of accident.

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

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The following are examples of the amount that could be paid under this policy.

A) Catastrophic Injuries -Principal Sum = $75,000

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

B) The following are examples of the amount that could be paid for Fracture, Dislocation, Tendon Severance and Miscellaneous. Fracture – Principal Sum = $7,500 / $2,500

(1) Up to five thousand dollars ($7,500) if the Insured Person is wearing an Equine-approved protective helmet or
(2) Up to two thousand five hundred dollars ($2,500) if the Insured Person is not wearing an Equine-approved protective helmet at the time of injury

When injury results in any of the following fractures, dislocations, severances or miscellaneous conditions within three hundred and sixty five (365) days after the date of the accident, the Insurer will pay the Fracture Indemnity as per the following amounts in accordance with the percentages indicated below but not more than (1) such indemnity, the largest, will be payable as the result of any one (1) accident.

For Complete fracture (including Greenstick type of fracture)
Of the Skull (depressed)……100% of Principal Sum
Of the jawbone(mandible or maxilla)……33%
Of the lower leg……25%

Severance of Tendon or Tendons
Heel (Achilles)……22%
Knee……18%
Wrist……12%

For Complete Dislocation
Of the Hip……42%
Of the knee(with open primary repair)……33%
Of the elbow……12%

Miscellaneous
Rupture kidney(operative)……27%
Punctured lung-with open surgery……23%
Knee injured and requiring surgery
But no facture or dislocation……22%

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