INFORMATION ABOUT OPTIONAL TACK COVERAGE AVAILABLE THROUGH YOUR EQUINE ASSOCIATION MEMBERSHIP

TERM:	The policy is in force from the time your purchase the tack insurance option until January 1 of the next year. Your coverage begins and remains in force while you are deemed to be a member in good standing by the association
INSURER:	Tack is underwritten by Northbridge General Insurance Corporation and is administered by Navacord Insurance Services West Inc. as the insurance broker
LIMIT:	$15,000 any one occurrence $15,000 any one membership per calendar year
DEDUCTIBLE:	$500 per claim
COVERRAGE TERRITORY:	Worldwide

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage on a replacement cost basis for direct physical loss or damage of tack subject to policy exclusions.

Coverage and Insured Perils

a) This policy does not cover wear and tear, mysterious disappearance, or any damage incurred while tack is sent for repair/refinishing
b) Tack does not include any horse drawn vehicles (carts, wagons, carriages, sleighs, etc.), articles of clothing or protective equipment worn by riders
c) The burden of proof is on the member to prove the value of their tack. We recommend you keep receipts, photos, and serial numbers of your tack for your records
d) Please note, theft claims must be accompanied by a police report

Q If I leave my saddle unattended at a horse show and it is gone when I come back, is this considered theft?
A No, this would be an example of mysterious disappearance.

Q Is damage caused by my horse to my tack covered?
A Wear and tear is not covered by this policy.

Q I am a coach, does this policy cover tack owned by my clients?
A No, only tack owned by you, the individual member is NOT covered by this policy.

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
TF 1 800 670 1877 **F** 1 888 822 6115
E agri@navacord.com

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