



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.

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.
- b) **\$40,000 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.

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

- a) **“ENHANCED ACCIDENTAL DEATH & DISMEMBERMENT”** in addition to your ‘included’ \$40,000 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”** \$10,000 any one occurrence / \$10,000 any one membership per policy period; \$500 deductible. Higher limits are available.
- g) **“TRAVEL”** (out of Province/Country) – available directly through TuGo – Provides up to \$10,000,000 coverage for unexpected Medical expenses including Hospitalization. **Several custom options available to suit the needs of every member, visit TuGo at <https://shop.tugo.com/store/INT001>**

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 Acera Insurance Services Ltd.

Western Provinces and Territories:

Acera Insurance Services Ltd.
100 - 1500 Hardy Street, Kelowna, BC V1Y 8H2
TF 1 800 670 1877 F 1 888 822 6115
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Ontario and Provinces Eastward:

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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. Acera Insurance Services Ltd. 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 Acera Insurance Services Ltd.
- 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 Acera 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 any compensation or commercial transaction involved (presumed or otherwise) no 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 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 "you" 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.

The information above is a coverage summary only. Any questions please contact Acera Insurance Services Ltd.



**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 Acera Insurance Services Ltd. as the insurance broker
LIMIT:	\$5,000,000 per occurrence
COVERAGE 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.

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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. Acera Insurance Services Ltd. 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 Acera Insurance Services Ltd.
- 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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**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 Acera Insurance Services Ltd. as the insurance broker
LIMIT:	\$40,000 Principal Sum
COVERAGE 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. Acera Insurance Services Ltd. 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 Acera Insurance Services Ltd.
- 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 lost 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.

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

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

A) Catastrophic Injuries -Principal Sum = \$40,000

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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**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 Acera Insurance Services Ltd. as the insurance broker
LIMIT:	\$75,000 Principal Sum
COVERAGE 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. Acera Insurance Services Ltd. 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 Acera Insurance Services Ltd.
- 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 lost 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.

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**INFORMATION ABOUT
OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT
(AD&D) COVERAGE AVAILABLE THROUGH YOUR
EQUINE ASSOCIATION MEMBERSHIP**

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)	For Complete Dislocation
Of the Skull (depressed).....100% of Principal Sum	Of the Hip.....42%
Of the jawbone(mandible or maxilla).....33%	Of the knee(with open primary repair).....33%
Of the lower leg.....25%	Of the elbow.....12%
Severance of Tendon or Tendons	Miscellaneous
Heel (Achilles).....22%	Rupture kidney(operative).....27%
Knee.....18%	Punctured lung-with open surgery.....23%
Wrist.....12%	Knee injured and requiring surgery
	But no fracture or dislocation.....22%

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**INFORMATION ABOUT
OPTIONAL MEMBERS NAMED PERILS (MNP)
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
INSURER:	Members Named Perils Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Acera Insurance Services Ltd. as the insurance broker
LIMIT:	\$10,000 Maximum any one horse; and \$10,000 maximum for any one registered member per policy period
COVERAGE TERRITORY:	Canada or the Continental United States of America (excluding Alaska)

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage for your own horse(s) in case of death resulting from one of the perils named in the policy.

Coverage and Insured Perils

- a) Fire, lightning; explosion or smoke that results from any of these;
- b) Collision, derailment or overturning of a railroad vehicle in which the animal is being transported;
- c) Sinking, burning or collision on an inland waterway of a watercraft in which the animal is being transported;
- d) Collision or overturning of any automobile or attached trailer in which the animal is being transported, loading or unloading of a transporting conveyance, but excluding collision with a vehicle being operated by you or by your employees or agents;
- e) An accident to an aircraft in which the animal is being transported, but excluding the intentional destruction of an animal that becomes uncontrollable whilst on board an aircraft;
- f) Objects falling from aircraft;
- g) Windstorm or hail;
- h) Earthquake or flood;
- i) Accidental shooting, unless by you or your employee;
- j) Electrocuting by an artificially generated electrical current;
- k) An attack by a dog or wild animal
- l) Collapse of a building, or the collapse of a bridge or culvert while the horse is being transported thereon;
- m) Drowning;
- n) Destruction as ordered by public authority arising from a reportable disease under regulation issued by CFIA/Provincial authority; limited to two times the compensation paid by CFIA/Provincial authority and not to exceed the actual cash value of the horse at the date of death or the policy limit (whichever is the lesser).
- o) Impact of the horse with a vehicle, other than a vehicle owned or operated by, or in the care, custody and control of the insured, the insured's employees or agent.

Frequently Asked Questions

- Q** If my horse dies, who will determine the fair market value of my horse?
A The burden of proof of value falls to the insured. Bill of sale, show & breeding records or a third party opinion provided by a trainer/professional in the industry all help to establish value at the time of the death.
- Q** What is covered by Government ordered destruction?
A Reportable disease. This insurance covers up to two times the amount that the Government provides under "Compensation For Destroyed Animals Regulations" as published by CFIA. The loss amount that the policy will pay will not exceed the actual fair market value of the horse, or the policy limit – which ever is the lesser.
- Q** I need more coverage than this policy provides – where can I get it?
A We offer many products designed to meet the needs of horse owners. Please contact our office for additional information.
- Q** What to do in the event of a death claim?
A Do not remove the carcass until a veterinarian has confirmed the cause of death. Call our office, we provide 24/7 claims assistance service.

The information above is a coverage of summary only. Any questions please contract Acera Insurance Services Ltd.

Western Provinces and Territories:

Acera Insurance Services Ltd.
100 - 1500 Hardy Street, Kelowna, BC V1Y 8H2
TF 1 800 670 1877 F 1 888 822 6115
E agri@capricmw.ca W capricmw.ca/equine

Ontario and Provinces Eastward:

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15221 Yonge Street, Aurora, ON L4G 1L8
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**INFORMATION ABOUT
OPTIONAL EMERGENCY LIFE SAVING SURGERY
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
- INSURER:** Emergency Life Saving Surgery Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Acera Insurance Services Ltd. as the insurance broker
- LIMIT:** \$2,500 Maximum any one horse; any one loss; any one term. \$250 deductible
- COVERAGE TERRITORY:** Canada or the Continental United States of America (excluding Alaska)

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage for your own horse(s) in the event that you horse requires Emergency Life Saving Surgery which is necessitated by accident or sickness, including colic surgery and fracture surgery.

Frequently Asked Questions

- Q** What is covered?
A Expenses incurred if the insured horse suffers from a sudden and acute life threatening injury or sickness that requires life saving surgery. The policy will also assist in after care expenses in some circumstances.
- Q** Will this cover non-surgical colic or other veterinarian diagnostic or treatment expenses?
A No, the coverage is limited to acute conditions that require surgical intervention to save the life of the horse.
- Q** Is there a death benefit paid?
A No, there is no death benefit provided by this policy.
- Q** What about voluntary surgical procedures or removal of bone chips (OCD)?
A No, there is no coverage for these procedures.
- Q** What do I do if I have a claim?
A Contact our office as soon as practical after the surgery. Be prepared to provide a narrative from the attending veterinarian and invoices for consideration.

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**INFORMATION ABOUT
OPTIONAL EMERGENCY STABLING EXPENSE 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
INSURER:	Emergency Stabling Expense Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Acera Insurance Services Ltd. as the insurance broker
LIMIT:	\$500 Per month Extra Expense for any one insured horse for maximum of four months. \$5,000 any one membership per calendar year irrespective of number of horses. \$500 deductible
COVERAGE TERRITORY:	Canada Only

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage for increased expense incurred to stable the insured horse(s) at other premises due to the restricted perils of fire, windstorm, collapse or disease which makes the usable stabling temporarily unsafe or unusable.

Special Notes on Coverage Restrictions

- This policy does not cover expenses incurred for those that typically stable / manage their horses at home.
- To be eligible, the horse(s) must be insured for members named perils coverage.
- The burden of proof is on the member to prove the increased costs incurred. We recommend you keep receipts, and the records to help in the claims process.
- We must be notified within 14 days of the displacement. Late notification will render a future claim Null and Void.

Frequently Asked Questions

- Q** If I take care of my horses at home and do not board them out, am I eligible for coverage?
A No. The coverage is designed to help horse owners/lessees who board their horse at a commercial equine facility.
- Q** If the horse cannot move back because the boarding barn was destroyed and will not be rebuilt, what happens?
A If there is an increased Boarding expense incurred at a new (permanent) barn the policy will pay for the difference in cost for the first four months only.
- Q** I own more than one horse. How will the policy respond if they all must move temporarily?
A The maximum the policy will pay is \$500/horse/month to a maximum \$5,000 for any one claim / membership year.

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**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 Acera Insurance Services Ltd. as the insurance broker
LIMIT:	\$10,000 any one occurrence \$10,000 any one membership per calendar year
DEDUCTIBLE:	\$500 per claim
COVERAGE 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.

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