



## INFORMATION ABOUT LIABILITY INSURANCE COVERAGE AUTOMATICALLY PROVIDED IN YOUR EQUINE ASSOCIATION MEMBERSHIP

<b>TERM:</b>	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
<b>INSURER:</b>	Liability Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Acera Insurance Services Ltd. as the insurance broker
<b>LIMIT:</b>	\$5,000,000 per occurrence
<b>COVERAGE TERRITORY:</b>	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 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  
E [agri@capricmw.ca](mailto:agri@capricmw.ca) W [capricmw.ca/equine](http://capricmw.ca/equine)

#### Ontario and Provinces Eastward:

Acera Insurance Services Ltd.  
15221 Yonge Street, Aurora, ON L4G 1L8  
TF 1 888 394 3330 F 1 888 822 6115  
E [forms@equicare.ca](mailto:forms@equicare.ca) W [capricmw.ca/equine](http://capricmw.ca/equine)



**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.

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



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

<b>TERM:</b>	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.
<b>INSURER:</b>	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
<b>LIMIT:</b>	\$40,000 Principal Sum
<b>COVERAGE TERRITORY:</b>	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.
- 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 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](mailto:agri@capricmw.ca) W [capricmw.ca/equine](http://capricmw.ca/equine)

#### Ontario and Provinces Eastward:

Acera Insurance Services Ltd.  
15221 Yonge Street, Aurora, ON L4G 1L8  
TF 1 888 394 3330 F 1 888 822 6115  
E [forms@equicare.ca](mailto:forms@equicare.ca) W [capricmw.ca/equine](http://capricmw.ca/equine)



**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

**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:**

Acera Insurance Services Ltd.  
15221 Yonge Street, Aurora, ON L4G 1L8  
TF 1 888 394 3330 F 1 888 822 6115  
E forms@equicare.ca W capricmw.ca/equine



**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 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 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:**  
 Acera Insurance Services Ltd.  
 15221 Yonge Street, Aurora, ON L4G 1L8  
 TF 1 888 394 3330 F 1 888 822 6115  
 E forms@equicare.ca W capricmw.ca/equine



**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 = \$5,000 / \$2,500**

- (1) Up to five thousand dollars (\$5,000) 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%

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



**INFORMATION ABOUT  
OPTIONAL MEMBERS NAMED PERILS (MNP)  
COVERAGE AVAILABLE THROUGH YOUR EQUINE  
ASSOCIATION MEMBERSHIP**

<b>TERM:</b>	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
<b>INSURER:</b>	Members Named Perils Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Acera Insurance Services Ltd. as the insurance broker
<b>LIMIT:</b>	\$10,000 Maximum any one horse; and \$10,000 maximum for any one registered member per policy period
<b>COVERAGE TERRITORY:</b>	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) Electrocutation 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 the third party opinion of 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 the "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 – whichever 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 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  
E [agri@capricmw.ca](mailto:agri@capricmw.ca) W [capricmw.ca/equine](http://capricmw.ca/equine)

**Ontario and Provinces Eastward:**  
Acera Insurance Services Ltd.  
15221 Yonge Street, Aurora, ON L4G 1L8  
TF 1 888 394 3330 F 1 888 822 6115  
E [forms@equicare.ca](mailto:forms@equicare.ca) W [capricmw.ca/equine](http://capricmw.ca/equine)



## INFORMATION ABOUT OPTIONAL TACK COVERAGE AVAILABLE THROUGH YOUR EQUINE ASSOCIATION MEMBERSHIP

<b>TERM:</b>	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
<b>INSURER:</b>	Tack is underwritten by Northbridge General Insurance Corporation and is administered by Acera Insurance Services Ltd. as the insurance broker
<b>LIMIT:</b>	\$10,000 any one occurrence \$10,000 any one membership per calendar year
<b>DEDUCTIBLE:</b>	\$500 per claim
<b>COVERAGE TERRITORY:</b>	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

- This policy does not cover wear and tear, mysterious disappearance, or any damage incurred while tack is sent for repair/refinishing
- Tack does not include any horse drawn vehicles (carts, wagons, carriages, sleighs, etc.), articles of clothing or protective equipment worn by riders
- 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
- 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 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  
E [agri@capricmw.ca](mailto:agri@capricmw.ca) W [capricmw.ca/equine](http://capricmw.ca/equine)

#### **Ontario and Provinces Eastward:**

Acera Insurance Services Ltd.  
15221 Yonge Street, Aurora, ON L4G 1L8  
TF 1 888 394 3330 F 1 888 822 6115  
E [forms@equicare.ca](mailto:forms@equicare.ca) W [capricmw.ca/equine](http://capricmw.ca/equine)