

**2011 Insurance Program**

[www.capri.ca/horse](http://www.capri.ca/horse)

- Membership in your Equine Association automatically includes insurance coverage for most equine related liability 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 01 - January 01 and provides Members with the following automatic coverage and optional benefits:

**1) AUTOMATIC COVERAGES INCLUDED WITH YOUR MEMBERSHIP:**

**a) \$5,000,000 Liability Insurance** (\$1,000 Property Damage Deductible)

This coverage protects you against most lawsuits for Bodily Injury or Property Damage arising out of the ownership or use of a horse, or arising out of your participation in most equine related activities.

Special Notes on Coverage Restrictions

- i) Coverage excludes the riding of a member's horse by any person who is not a member in good standing of an Equine Association or who is not an equine professional or not riding the horse on a pre-purchase test ride.
  - ii) Coverage excludes any lawsuit brought against you by your own spouse, or by any relative or dependant(s) residing in your household.
  - iii) The 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 and providing coaching, lessons, instruction to others and participation in horse pulling competitions.
  - iv) 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.
  - v) 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.
- b) \$30,000 Accidental Death & Dismemberment** coverage for each member arising from equine-related activities – under the age of 90.
- c) Transportation Insurance for Non-Owned Horses** protects against lawsuits for death of someone's horse while you are transporting that horse subject to a limit of \$10,000. per horse / \$50,000. per accident and excluding commercial transportation of horses.

***"The information above is a coverage summary only"***

**2) SPECIAL OPTIONS AVAILABLE WITH YOUR PROVINCIAL EQUINE ASSOCIATION MEMBERSHIP:**

- a) Coverage for your own horse(s) - "**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. This insures up to a maximum of \$4,000 that may be applied regardless of the number of horses owned. Losses are restricted to one claim per year.
- b) Personal Liability to include **non-commercial** care, custody and control of up to a maximum of 3 non-owned horses including Legal Liability for Non-Owned Horses of \$10,000 per horse / \$50,000 per accident.
- c) Accidental Death & Dismemberment – In addition to your 'included' \$30,000 Principal Sum you may now purchase an additional \$50,000 coverage that includes benefits for Fracture and Dental arising from equine related activities – under the age of 70.
- d) Travel (out of Province/Country) – Provides \$1,000,000 coverage for Medical/Hospitalization. Trips up to 90 days in duration – any number of trips per year – worldwide cover – including participation and/or preparing for equine related activities – under the age of 70.
- e) You may now purchase coverage on your Tack: \$2,500 any one occurrence / \$2,500 any one membership per policy period; \$500 deductible.

**3) OTHER OPTIONS ARE ALSO AVAILABLE TO MEMBER'S AT REDUCED COST:**

- a) "Farm-Care" for your rural property and home.
- b) "Equi-Care" providing life / medical / surgical insurance for your horses.

**CAPRI INSURANCE SERVICES LTD.**

**100 – 1500 HARDY STREET, KELOWNA, BC V1Y 8H2**  
**Phone Toll Free 1-800-670-1877 Fax (250) 860-1213**  
**Website [www.capri.ca/horse](http://www.capri.ca/horse)**

# Equine Association Individual Members - Frequently Asked Questions

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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 sometimes provide riding lessons to others but I don't get paid for this activity. Am I insured for this?

A No. If you provide any instruction or horse training then you need a separate Coach/Instructor's policy.

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 I own a horse that I let a friend ride. I don't ask for money and am not paid for this, it is simply a favour. Does this create any problems with the coverage?

A No, provided your friend is a member of an equine association or is an equine professional. If you allow people who are not members or not an equine professional to ride your horse then coverage is void.

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, usually \$25 per horse. Membership includes \$5,000,000. liability on all your horses and with no premises restriction.

Q Does the Accidental Death and Dismemberment (AD&D) cover short term disability?

A No, only permanent disability, and it does not cover wages lost because you miss work.

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 sometimes reimburses 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 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 you and 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 has coverage for permanent disability. The owner of the horse has coverage if the rider injured is a member and 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 programme 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 would have actual insurance covering against loss caused by death of your own horse.