



**HORSE COUNCIL
BRITISH COLUMBIA**

YOU, THE MEMBER

A FEW FACTS ABOUT YOUR AUTOMATIC BC HORSE COUNCIL INSURANCE COVERAGE

Jan. 2011

This document is a summary of insurance, for information purposes only.

IF YOU, THE MEMBER, have paid your annual membership dues and are therefore in “good standing” with the BC HORSE COUNCIL, **YOU, THE MEMBER**, are provided with **TWO** important and separate insurance benefits **AUTOMATICALLY**;

- 1. \$5,000,000 of PERSONAL LIABILITY** insurance that **WILL** protect **YOU, THE MEMBER**, if **YOU, THE MEMBER**, are SUED by a third party because a horse that **YOU, THE MEMBER**, own or lease causes PROPERTY DAMAGE OR BODILY INJURY TO A **THIRD PARTY**.

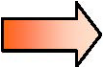
A few **examples** of situations where **YOU, THE MEMBER**, HAVE COVERAGE:

Example 1. The horse kicks or bites someone causing **bodily injury** **Example 2.** The horse kicks a car or escapes on to a neighbor’s land causing **property damage** **Example 3.** “Someone else” is holding your horse and the horse causes property damage or bodily injury to a third party.

The policy is **IN FORCE 24 hours a day, seven days a week, anywhere in the world**. So if you board your horse elsewhere, keep your horse at home or go for a hack down the road – **YOU, THE MEMBER**, are covered.

The policy will provide liability protection **regardless of the number of horses** you own or lease and **IS NOT “ATTACHED TO” ANY DESCRIBED OR INSURED HORSE(S)**.

- a) The insurance policy **DOES** contain an **EXCLUSION** if your horse is used for **COMMERCIAL** purposes. This means that if you receive compensation for the use of your horse -(e.g. “money” or “trade of value” for riding instruction, or reduced board for the use of your horse by someone else in a lesson) **this policy will NOT respond**.
 - b) The insurance policy **DOES** contain an **EXCLUSION** related to claims that could be brought against you, **IF** you allow others to **RIDE** your horse (in some cases). **IF** you do allow others to **RIDE** your horse, then be sure that the person **RIDING** the horse is also a **member of the BC HORSE COUNCIL OR** is employed in whole or in part in the horse business (coach, trainer, groom etc.). If the person **RIDING** your horse meets either of these criteria, then **YOU, THE MEMBER, ARE COVERED**.
 - c) The insurance policy **DOES** contain an **EXCLUSION** related to claims made between immediate family members. (e.g.-the parent/spouse of a member will not be covered by this insurance if their own child / spouse sued them)
 - d) Part of the liability coverage provided through membership addresses the exposure that could arise **IF YOU, THE MEMBER**, transport (TRAILER) a horse that **DOES NOT** belong to you (in a non-commercial situation). If that non-owned horse were injured as a result of your negligence and **IF** that other person decided to **sue** you for compensation for their loss, the BC HORSE COUNCIL policy will respond -up to a limit of \$10,000 for any one horse to a maximum of \$50,000 per incident. **Please note** -this is **NOT** commercial horse transport insurance and is **NOT** life insurance for the horse being transported – this is liability insurance to protect you if you are sued by a third party.
- 2. \$30,000, Accident, Death or Dismemberment** coverage if **YOU, THE MEMBER**, suffer a catastrophic and permanent injury (or death) related to an incident where horses are involved. This coverage is in force 24 hours a day, seven days a week, and covers the member anywhere in the world. **PLEASE NOTE – THIS AUTOMATIC COVERAGE ONLY APPLIES TO MEMBERS UNDER THE AGE OF 70 YEARS**.

 **PLEASE NOTE:** There is neither **FRACTURE** benefit nor **DENTAL** benefit related to this **AUTOMATIC** coverage, nor is there any income replacement coverage if you cannot work as a result of an equine accident.

If you have any questions or require more comprehensive and individualized coverage, please contact Capri Insurance directly and they will be pleased to assist you.

Phone toll free: 1-800-670-1877 “You, the Member” provided by Mike King, Canadian Manager Equine Programs



Add-on Insurance Coverage

Members Named Perils a bd	\$20/member	Covers the 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 which can be applied regardless of the number of horses owned. Losses are restricted to one claim per year.
9b\UbWX Personal Liability Coverage Yd W	\$20/member	The Personal Liability coverage currently in place for your membership provides an element related to the care, custody and control of a non-owned horse while being transported (non-commercial). This care, custody and control coverage can be Yb\UbWX to include the NON-COMMERCIAL care, custody and control of up to a maximum of 3 non-owned horses in any environment. Circumstances where this coverage will be very valuable: <ul style="list-style-type: none"> • Emergency boarding situations (e.g. the displacement of horses due to a catastrophic event such as a fire or flood). • The neighbourly and not-for-profit housing of up to 3 non-owned horses on a short or long term basis. H]g:dc`]MkK =@@BCH'dfcj]XY` Vtj YfU[Y'cf'fYgdcbX Zcf. • Individuals who are in the business of boarding horses or profit from the situation. • Individuals who have a commercial liability policy in force where care, custody and control coverage is already provided. • Horse show or event organizers or hosts.
5XX]hcbU Accidental Death & Dismemberment Coverage UX/ X	\$25/person	Provides an UX]hcbU \$50,000 Principal Sum AD&D that also includes benefits for Fracture & Dental, which are not covered currently by the basic coverage. This coverage is available only for persons under 70 years of age.
Travel (Out of Province/Country) Coverage hcdWW	\$75/person \$120/member+spouse (both must be members) \$180/family (all must be members)	Provides \$1,000,000 out of province/country coverage for emergency medical/hospitalization. Trips up to 90 days in duration, any number of trips per year, worldwide including participation in and/or preparing for equine activity/competition. This coverage is available only for persons under 70 years of age. This coverage is available for professional riding/driving coaches.
H57? `BGI F 5B79`	A 9A 69F 6B H57? \$30/member	Insures tack & equipment from loss or damage anywhere in North America. Limit - \$2,500 \$500 deductible

Please note the information above is a coverage summary only. The prices include insurance premium and administrative fee. For information on **f 9ei]! 7UFYz f: Ufa ! 7UFYf** and other coverage, please contact Capri.

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