

Question: I am the parent of a young person who is relatively new to the world of horses. Last year, my child took lessons during the school year and even got an opportunity to compete at a small show hosted by the barn.

I am not sure if we will compete again anytime soon, but we are still taking lessons and going to the barn on a regular basis. My question is simply... if my child does not compete, should we continue to be members of HCBC and if so, why?

Answer:

There is no mistake about this one. You should absolutely continue in your membership in HCBC for as long as your family is involved with horses - in any capacity. Here are several good reasons.

As a member, there are several insurance benefits as part of the program – some of which are automatic benefits and some of which are optional. In a nutshell, here is a summary:

#### AUTOMATIC COVERAGES INCLUDED IN MEMBERSHIP

- a) \$5,000,000 umbrella liability insurance related to the personal (not commercial) use, ownership, lease, rental, care of horses – anywhere in the world. (For parents of a “junior member” the coverage automatically extends to you as the parent if you are implicated in a claim arising from your child’s activities). This coverage is reason enough to maintain membership in HCBC in the opinion of thousands of horse enthusiasts – but there is much more...
- b) \$30,000 Accident, Death and Dismemberment (A.D.D.). It is true that horses are usually safe to be around, but things can happen and if they do, outcomes can be very serious. This A.D.D. policy has proven time and again for more than a decade to be of value to all members.

#### OPTIONAL INSURANCE PRODUCTS AVIALABLE TO MEMBERS OF HCBC

- a) Tack Insurance – All Risk coverage, no restriction to a premises (did you know that most homeowners insurance policies will not cover the tack left at the barn?)
- b) Horse insurance – two separate and heavily discounted policies are available. If you do part board, lease or own a horse and want to / need to insure it, HCBC members get the best rates in the market- bar none!
- c) Additional \$50,000 A.D.D. coverage can be obtained to increase and expand the coverage available to members.
- d) Travel coverage for out of Province / out of Country emergency medical. Any number of trips per year - up to 60 days in duration for any one trip.

So, there you have it – and this is only discussing insurance as a great benefit of membership. Let's not forget all of the other great reasons to keep your family involved with the ONLY equine association in British Columbia who is the single source for all things related to the horse.

Mike King is an equine insurance specialist and a Partner at Capri Insurance. You are welcome to contact the equine Department at Capri by calling toll free 1-800 670 1877