

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.

Not available to US Residents

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 MNP	\$15/member	Covers the death of an <u>owned</u> horse resulting from causes such as fire, lightning, collision/overtur of a conveyance in which a horse was being transported. It also extends to windstorm/hail, earthquake or flood, attack by a dog or wild animal, collapse of building and more. This insures up to a maximum of \$10,000 which can be applied regardless of the number of horses owned. Losses are restricted to one claim per year.
Weekly Accident Indemnity Coverage WAI	\$150/member	Income Replacement in the event you are unable to work due to an accident. Coverage is in force 24 hours a day/7 days a week and includes (but is not limited to) injuries arising from an equine related incident. Will provide up to \$500/week in income replacement up to 26 weeks (some restrictions apply)
Additional Accidental Death & Dismemberment Coverage AD&D	\$30/person	Provides an additional \$50,000 Principal Sum AD&D that also includes benefits for Fracture & Dental, which are not covered currently by the basic coverage. Fracture benefit of \$7,500/\$2,500 principal sum (helmet/no helmet) and Dental benefit of \$5,000 principal sum. Excludes claims for Loss of Income. This coverage is available only for persons under 75 years of age.
Members Tack TACK	\$35/person	Insures tack and equipment from loss or damage anywhere in North America. Limit \$10,000.00 (\$500 deductible). Does not cover clothing or protective equipment worn by riders, wear & tear/abuse, mysterious disappearance or horse drawn vehicles.

Please Contact Capri Insurance directly for the following:

Travel: To receive assistance in acquiring travel insurance that matches the your individual needs please contact Capri Insurance Individualized Specialist at HBCtravel@capri.ca

HCBC Members are also offered reduced rates through Capri Insurance for Farm Care (for your rural property & home) and EquiCare (providing life/medical/surgical insurance for your horse).

*Please note the information above is a coverage summary only. The prices include insurance premium and administrative fee. For information on "**Equi-Care**," "**Farm-Care**," "**Commercial Liability**" and other coverage, please contact Capri.*

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