

**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  <b>MNP</b>	\$15/member	Covers the death of an <b>owned</b> horse resulting from causes such as fire, lightning, collision/overturn 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, result of government authority 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  <b>WAI</b>	\$150/member	<b>Income Replacement</b> 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 <b>up to</b> \$500/week in income replacement up to 26 weeks (some restrictions apply)
<b>Additional</b> Accidental Death & Dismemberment Coverage  <b>AD&amp;D</b>	\$30/person	Provides an <b>additional</b> \$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. <b>Excludes claims for Loss of Income.</b>  This coverage is available only for persons <u>under 75 years of age</u> .
Members Tack  <b>TACK</b>	\$35/person	Insures tack and equipment from loss or damage anywhere in North America.  <b>Limit \$10,000.00</b> (\$500 deductible).  Does not cover clothing or protective equipment worn by riders, wear & tear/abuse, mysterious disappearance or horse drawn vehicles.
Travel (Out of Province/ Country) Coverage  <b>TOPCC</b>	\$115/person	Provides \$2,000,000 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. Must be under the age of 75.  <b>DEPARTURE from Prov./Terr.of residence must be ON OR AFTER JAN 1,2018.</b>

Please Contact Capri Insurance directly for the following:

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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