INFORMATION
ABOUT THE OPTIONAL MEMBERS NAMED PERILS INSURANCE COVERAGE AVAILABLE THROUGH YOUR EQUINE ASSOCIATION

Term: **The policy is in force from January 1 to January 1 each year. Your coverage begins and remains in force while you are deemed to be a member in good standing by the association.**

Insurer: **Members Named Perils Coverage is underwritten by Northbridge Financial Corporation and is administered by Capri Insurance Services Ltd. as the insurance broker**

Limit: **$10,000 Maximum any one horse; and $10,000 maximum for any one registered member per policy period**

Coverage Territory **North America**

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage for your own horse(s) in case of death resulting from one of the perils named in the policy,

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a. Fire, lightning; explosion or smoke that results from any of these;
b. Collision, derailment or overturning of a railroad vehicle in which the animal is being transported;
c. Sinking, burning or collision on an inland waterway of a watercraft in which the animal is being transported;
d. Collision or overturning of any automobile or attached trailer in which the animal is being transported, loading or unloading of a transporting conveyance, but excluding collision with a vehicle being operated by you or by your employees or agents;
e. An accident to an aircraft in which the animal is being transported, but excluding the intentional destruction of an animal that becomes uncontrollable whilst on board an aircraft;
f. Objects falling from aircraft;
g. Windstorm or hail;
h. Earthquake or flood;
i. Accidental shooting, unless by you or your employee;
j. Electrocution by an artificially generated electrical current;
k. An attack by a dog or wild animal
l. Collapse of a building, or the collapse of a bridge or culvert while the horse is being transported thereon;
m. Drowning
n. Government ordered destruction.

Q If my horse dies, who will determine the fair market value of my horse?
A The burden of proof of value falls to, the insured. Bill of sale, show & breeding records or the third party opinion of a trainer/professional in the industry all help to establish value at the time of the death.

Q What is covered by Government ordered destruction?
A Reportable disease. This insurance covers up to two times the amount that the Government provides under the "Compensation For Destroyed Animals Regulations" as published by CFIA. The loss amount that the policy will pay will not exceed the actual fair market value of the horse, or the policy limit – whichever is the lessor.

Q I need more coverage than this policy provides - where can I get it?
A We offer many products designed to meet the needs of horse owners. Please contact our office for additional information.

Q What to do in the event of a death claim?
A Do not remove the carcass until a veterinarian has confirmed the cause of death. Call our office, we provide 24/7 claims assistance service.

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