



HCBC INSURANCE PROGRAM IS ABOUT MUCH MORE THAN HORSE SHOWING

As the risk management partner for the HCBC and its members, our team at CapriCMW gets asked many questions about the insurance we deliver to the diverse equine community in British Columbia.

Of the many products and services we provide, it is the included **personal liability** coverage that remains the most discussed, and in the minds of many, represents the most important components of our offering. With fall here (already) we have turned our attention to 2020 in our service to HCBC and its members. The following represents frequently asked questions about the **personal liability** insurance and I hope that this information, along with information we have posted on the HCBC website, is useful. If this article leads you to ask more questions... please contact us - we have answers!

1. Does this liability policy cover me as the member for the horses I own?

Answer: As a member in good standing of the HCBC, **YOU THE MEMBER** are covered for liability that could be imposed upon you if a horse you own, lease, borrow causes bodily injury or property damage to a third party and you are held legally responsible for the damages caused.

2. Does it matter how many horses I own or what I do with them?

Answer: The policy covers **any number of horses** owned, leased, borrowed that are being used for personal purposes and provides protection regardless of where the horses are - world wide.

3. What is the difference between “commercial” use and “personal” use?

Answer: If there is compensation or trade in kind being provided for the use of the horse, it may be deemed commercial use. For example, using the horse to give someone else riding instruction or pony rides for a fee, or short term rental of the horse to someone else are a few examples of commercial activities. We encourage you to ask us if you are unsure if the use of your horse will be covered.

4. How much coverage does the program provide?

Answer: The liability policy provides **\$5,000,000** coverage per member

5. Does the policy cover me when I compete at a horse show and why does the show manager care if I have insurance?

Answer: The insurance provided to you as a member of HCBC protects you when you attend at a horse show or clinic etc. (any number of events, anywhere in the world). The show manager / sanctioning authority / host commonly requires that all participants have personal liability insurance in place as a means to defer and share risk. Because the HCBC membership insurance program is broad in scope and well known, most hosts now mandate that membership be in place.

6. I don't show my horse, why is this liability insurance so important?

Answer: The reality is that the majority of horse owners do not show or compete – they simply enjoy recreational pursuits with their horse at the farm, on a hack or trail ride etc. This policy is in force 24 hours a day, 7 days a week – and covers the member anywhere in the world. Our decades of claim experience tell us that serious incidents can occur anywhere, anytime.

In summary, **everyone** who rides, drives or enjoys horses as part of their lifestyle should be a member and take advantage of the insurance provided through membership in HCBC – throughout the year. This is so much more than “horse show coverage”.

At CapriCMW we are constantly working on improvements to the membership program. If you have questions, suggestions or comments, please contact us.

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Michael King, Partner and National equine program manager.

[Contact CapriCMW Here](#)

Or call 1-800-670-1877 and ask for the Equine Department