



Equine Association Individual Members Liability Insurance Frequently Asked Questions

- Q Does my Provincial Equine Association sell me the insurance?**
A No. CapriCMW Insurance Services Ltd. is a licensed insurance broker and Administrator for the member insurance program.
Any and all inquiries related to the insurance program must be directed to Capri Insurance Services Ltd.
- Q What is considered to be commercial use of a horse?
A Any equine activity from which you generate an income. This could include horses used on trail rides for the public, sleigh rides for the public, pack trips for the public and stallions used for breeding. Receiving shared expenses for the occasional transportation of someone's horse is not considered commercial use.
- Q I own a horse that I let a friend ride. I do not ask for money and am not paid for this. It is simply a favour. Does this create any problems with coverage?
A Because of the inherent risks associated with the activity, we strongly recommend that anyone and everyone who rides your horse obtain and maintain membership in your provincial equine association to take advantage of the insurance benefits provided. This is a prudent risk management practice.
- Q I sometimes assist and share my horse knowledge with neighbours and friends, I am not compensated- am I covered?
A If there is any compensation or commercial transaction involved (presumed or otherwise) no liability insurance coverage will be provided. We recommend that all persons offering instruction obtain certification and appropriate insurance to protect themselves for claims arising from this activity.
- Q I lease out my horse for part of the year. I am paid for the expenses of keeping the horse plus a small extra monthly amount, how does the insurance program deal with this situation?
A If you receive any value in excess of your actual expenses it is considered commercial use and your policy will not respond.
- Q What value is this coverage if I have home insurance with liability coverage extended to my horses?
A Your home insurance may be limited. Many companies restrict coverage to your premises and do not cover riding activities off premises or at shows. Most also charge an additional premium. Membership includes \$5,000,000 Liability on all your horses and with no premises restriction.
- Q Are there any deductibles on the liability or transportation coverages?
A Yes - a \$1,000 deductible applies, but only on claims for damage to Property belonging to others.
- Q I sometimes trailer horses for friends who reimburse me with cash for fuel expenses or buy me supper. How does the insurance respond to this aspect of trailering?
A There is no problem in the case described as this situation does not represent an activity for profit.
- Q Does the transportation coverage with my membership cover my horse if it dies during transportation?
A No. The insurance protects you for your legal responsibility in the death of someone else's horse – not your own horse- and the coverage is limited per horse and per accident.
- Q Who determines the value of a horse after an accident while trailering and how much will be paid?
A The actual amount paid is established by an insurance adjuster using all available information from the equine industry at large concerning acceptable practices in establishing the value of a horse. (\$10,000 per horse and \$50,000 per accident are the maximums paid under the transportation section)
- Q I am a member in good standing and compete out of province. Does this coverage follow me?
A Yes. If your principal residence is in Canada, this insurance is world wide coverage.
- Q I board my horse at a friend's place. If she is hurt while riding my horse, is she covered? Am I covered?
A Are both parties members? If so, the injured person may have coverage under the automatic AD&D through their membership (as described in the policy wording). The owner of the horse has coverage if the injured rider sues for bodily injury.
- Q I board my horse. Does my membership insurance cover the owner or manager of the boarding facility?
A No. They must arrange their own coverage for this and the other liability exposures on their own premises.
- Q Does this insurance program cover my horse if it is injured or dies?
A Yes and No (depending on the options purchased). The automatic liability insurance covers "you" if your horse causes injury or damage to another person which results in a law suit. If you also purchased the optional 'Equi-Care' insurance (full Mortality coverage) or the optional Member's Named Perils (Basic coverage) then you may have insurance covering the death of your own horse.
- Q If I am not a Canadian Resident, can I still purchase the membership and do any of the coverages apply?
A Coverage for non-residents is limited to claims that occur while participating in "approved" equine activities within Canada. The coverage will not extend to claims made or brought outside of Canada.