

Equine Association Individual Members Frequently Asked Questions

- Q Does the included Basic Accidental Death & Dismemberment (AD&D) or the Optional Accidental Death & Dismemberment (AD&D) cover short term disability or lost wages?
- A No, This is not a short term or long term disability policy. It also does not cover wages lost because you miss work.
- Q What does the included Basic Accidental Death & Dismemberment (AD&D) cover?
- A **UP TO \$30,000** for the permanent loss of vision, hearing, limb or movement, and death, as detailed in the policy wordings.
- Q Does the Basic \$30,000 Accidental Death & Dismemberment (AD&D) coverage included in my Equine Association membership include fracture and dental?
- A No. If you purchase the Optional Accidental Death & Dismemberment (AD&D), fracture and dental is included up to a \$5,000 maximum for each. Sub-limits apply so please contact Capri Insurance for further information.
- 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 equine association to take advantage of the insurance benefits provided. This is a prudent risk management practice.
- Q I sometimes provide riding lessons to others but I don't get paid for this activity. Am I insured for this?
- A No. If you provide any instruction or horse training then you need a separate Coach/Instructor's policy.
- 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 sometimes reimburse me with cash for fuel expenses or buy me supper. How does the insurance respond to this aspect of trailering and taking compensation?
- 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 you and 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 has coverage for permanent disability. The owner of the horse has coverage if the rider injured is a member and 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 would have actual insurance covering against loss caused by death of your own horse.
- Q If I reside outside of Canada, do any of the coverages apply?
- A Yes and No. You are not covered for the basic AD&D that is included with a Provincial Equine Association membership. You are also not eligible to purchase any of the optional coverages available. You would be covered under the Individual Member's Liability Policy if you participate in an equestrian event that is organized or hosted by an Equine Association insured under the Policy, as long as the event takes place in Canada.