



**INFORMATION ABOUT THE
WEEKLY ACCIDENT INDEMNITY (WAI) INSURANCE
COVERAGE**

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- 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 and under 70 years of age.
- Insurer:** Weekly Accident Indemnity Coverage is underwritten by Industrial Alliance Insurance and Financial Services Inc. and is administered by CapriCMW Insurance Services Ltd. as the insurance broker
- Limit:** The policy will provide up to \$500.00/week in income replacement for up to 26 weeks. (Some restrictions apply). There is a 7 day waiting period.

SUMMARY DESCRIPTION / INTENT

This insurance provides income replacement 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.

Please note: To purchase this optional insurance you must also purchase Enhanced Accidental Death & Dismemberment (AD&D) coverage available thru your Provincial/Territorial Sport Organization.

Special Notes on Coverage Restrictions

- The 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.
- Must be a resident of Canada and be a member in good standing of your provincial equine association
- Must be employed full time (minimum of 25 hours a week with a single employer)
- Must be under the age of 70 years old
- Filed an income tax return to Canada Revenue Agency in the most recent year

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