

## APPLICATION for Equine Association COACHES

( BE A MEMBER & RENEW EARLY – COACH INSURANCE EXPIRES JANUARY 1<sup>st</sup> EACH YEAR )

### 2017 Insurance Program for Coaches

Membership in your Provincial Equine Association enables you to apply for low cost broad coverage insurance for any instruction or training activities.

Capri Insurance is the official insurance broker of most Equine Associations in Canada.

**Questions about this Insurance Program must be directed to Capri Insurance.**

- Ø This program is for Coaches who are members in good standing of their Provincial Equine Association and are at least 19 years of age with either a minimum of 5 years riding experience or are certified by an approved authority.
- Ø Coverage is extended to insure assistant instructors who are at least 16 years of age with a minimum of 3 years riding experience provided they are operating under the direction of an insured Coach meeting the above qualifications.
- Ø Individuals or Corporate Entities under Contract to you are not insured.
- Ø The Insurance price starts at only \$225. and provides:
  - \$ 2,000. on owned Money
  - \$ 10,000. on owned Property other than buildings (higher limits available)
  - \$ 50,000. per Horse, \$250,000. per incident/aggregate if liable for horses of others in your custody
  - \$ 1,000,000. on Tenant Legal Liability on responsibility for rented premises
  - \$ 5,000,000. on Coach/Trainer World Wide Liability including Injury to Participants
- Ø In addition to coaching, the insurance includes the following:
  - School horses
  - Breeding
  - Clinics arranged or hosted
  - Activities undertaken worldwide
  - Transportation of horses belonging to other people
  - Training of horses (excluding pari-mutuel racing)
  - Schooling Shows for students
 (and coverage for Boarding may be added)
- Ø Commercial activities not mentioned above are EXCLUDED under this Coaching program. We will be pleased to arrange coverage for non-qualifying operations under other programs we administer. Please call our office for assistance.

**For lower cost "Certified" insurance rate you must be both "certified" and "current"  
Coverage is not effective until both the signed application form and the payment are received.**

Attached is an 'example' of an Acknowledgement of Risk and Release of Liability Form. We strongly urge you to have this or a similar form signed by every one of your clients and keep on file as a matter of prudent risk management.

#### Optional Coverage:

1. Higher limits are available for Non-Owned Horses in your care, custody or control. Refer to the Application.

#### Other benefits also available are:

1. **Equi-Care** for horse mortality / medical / surgical
2. **Commercial Equine Liability** for high risk activities.
3. **FarmCare** for homes, arenas and related property

#### NEW for 2017:

1. Coverage now automatically includes Professional Liability (Claims Made) with a \$100,000 limit per claim / \$100,000 annual aggregate.
2. Coaches as incorporated entities with a maximum of 2 employed Coaches is now available as an option. Please contact our office if you are other than a sole proprietor.
3. Coverage is now included if you have a Booth/Kiosk at Trade Shows, Fairs, Exhibitions for the promotion of your business.

**CAPRI INSURANCE SERVICES LTD.**  
 100 – 1500 HARDY STREET, KELOWNA, BC V1Y 8H2  
 Phone Toll Free 1-800-670-1877  
 Fax 1-888-822-6115  
 Website [www.capri.ca/horse](http://www.capri.ca/horse) Email [agri@capri.ca](mailto:agri@capri.ca)

## 2017 COACH AND TRAINER APPLICATION

Toll Free: 1-800-670-1877  
 Fax: 1-888-822-6115  
 Email: [agri@capri.ca](mailto:agri@capri.ca)

Name of Applicant \_\_\_\_\_  
 Operating as a  Sole Proprietor  Joint Venture  Limited Company  Incorporated If other than a Sole Proprietor, contact our office  
 Address \_\_\_\_\_ City \_\_\_\_\_ Prov \_\_\_\_\_  
 Postal Code \_\_\_\_\_ Home # ( ) \_\_\_\_\_ Cell # ( ) \_\_\_\_\_ Fax # ( ) \_\_\_\_\_  
 Email \_\_\_\_\_ Website \_\_\_\_\_

I am current and a Member of:  HCBC  AEF  SHF  MHCI  EAY  Aurora Horse Association

**\*IMPORTANT NOTE – Membership is required in order for insurance coverage to be valid\***

Claims History (past 5 years)	Date of Loss	Description	Amount Paid
<input type="checkbox"/> None OR _____	_____	_____	\$ _____

Date of Birth: \_\_\_\_\_ # of Years Riding Experience: \_\_\_\_\_

Disciplines/activities you coach or train: _____	<b>Base Premium</b>
	<b>\$ 225</b>

I am a Current **"and"** Certified Coach by one of the following (Check One):  
 E.C.  CVA  CANTRA  NARHA  CHA  Canadian Pony Club Level: \_\_\_\_\_  
 Other - Specify \_\_\_\_\_

Level of Accreditation: \_\_\_\_\_ How long have you been certified? \_\_\_\_\_ years  
 Or  None of the above choices if "None" add \$500 = \$ \_\_\_\_\_

Gross Annual Coaching / Training Revenue \$ \_\_\_\_\_ if "No" add \$100 = \$ \_\_\_\_\_  
 Current First Aid/CPR  Yes  No

Do you (check all that apply):  
 Lease horses to others?  Yes  No If "Yes" gross annual revenue: \$ \_\_\_\_\_  
 Transport Non-Owned horses?  Yes  No Breed Non-Owned horses?  Yes  No  
 Train Non-Owned horses?  Yes  No Maximum value per Non-Owned horse is \$ \_\_\_\_\_

\$50,000 maximum per non-owned horse/\$250,000 maximum any one occurrence/annual aggregate is **AUTOMATICALLY INCLUDED.**  
**OPTIONAL:** INCREASE TO:  \$50,000 per animal & \$500,000 per occurrence & aggregate Add \$150 = \$ \_\_\_\_\_  
**OPTIONAL:** INCREASE TO:  \$100,000 per animal & \$1,000,000 per occurrence & aggregate Add \$250 = \$ \_\_\_\_\_  
**OPTIONAL:** INCREASE TO:  \$250,000 per animal & \$1,000,000 / occurrence & aggregate Add \$350 = \$ \_\_\_\_\_

Do you Board Non-Owned horses?  Yes  No If "Yes" please select the following:  
 A) Boarding up to 10 horses belonging to others Add \$275 = \$ \_\_\_\_\_  
 B) Boarding 11 to 15 horses belonging to others Add \$425 = \$ \_\_\_\_\_  
 C) Boarding of 16 horses or more add \$15 per horse \_\_\_\_\_ X \$15 + \$425 = \$ \_\_\_\_\_

Do you Officiate (Judge/Steward)?  Yes  No Add \$100 = \$ \_\_\_\_\_  
 Do you provide Equine First Aid Instruction?  Yes  No If 'Yes', Add \$250 = \$ \_\_\_\_\_

I Organize Shows/Competitions that include participants who are **not** my students  Yes  No  
 If "Yes" indicate how many days of the year are involved (cost is \$100/day) \_\_\_\_\_ X \$100 per day = \$ \_\_\_\_\_  
 Please list date(s) of all shows: \_\_\_\_\_

Overnight Camps  Yes  No \* If 'yes', please contact our office for a Camp Application\* Add \$200 = \$ \_\_\_\_\_  
 Any other Commercial Equine activities not shown above?  Yes  No  
 If yes, describe \_\_\_\_\_ Annual Revenue \$ \_\_\_\_\_

**NOTE: If policy is cancelled, the Minimum Retained Premium is \$225 or 50% of the calculated premium, whichever is greater.**

\*\* POLICY EXPIRES JANUARY 1, 2018 \*\*

Total Insurance Cost =	\$ _____
<b>MANITOBA RESIDENTS</b> add 8% Retail Sales Tax	\$ _____
	=
<b>TOTAL PREMIUM =</b>	<b>\$ _____</b>

**Applicant Signature:** \_\_\_\_\_ **Date Signed:** \_\_\_\_\_

**NOTE** - Payment is required in order to make coverage effective.  
 - Cheques must be payable to Capri Insurance Services Ltd. Or:

Visa  MasterCard  AmEx Card # \_\_\_\_\_ Expiry Date (mm/yy) \_\_\_\_\_  
 Card Holder's Name (Please Print) \_\_\_\_\_

**Card Holder's Signature** \_\_\_\_\_

\*\* Do you want your policy  emailed OR  mailed? \*\*

# Equine Association Coach Insurance - Frequently Asked Questions

[www.capri.ca/horse](http://www.capri.ca/horse)

Q Why do I need insurance if I use a waiver?

A Waivers (more commonly now referred to as Release and Acknowledgments) are a very good idea and if they are legally sound they can go a long way to reduce your loss in the event of a law suit. However many releases lack the legal strength to afford the protection for which they were intended. Also there are many incidents that might occur which fall outside the scope of your release. No matter how well your release has been written, you will still face the costs of a legal defense if you are sued. Insurance will protect you in situations where your release form is weak, where the accident falls outside the scope of the release and will also cover your legal costs. Use of a release form is strongly encouraged as a Risk Management measure. They contribute to the lower cost of insurance by avoiding and reducing losses. Visit the equine section of our website to access risk management information.

Q Can I insure my assistant coaches under this policy?

A Yes. Student coaches, assistant coaches or people involved in a coach mentoring program are all treated the same way by your policy. These people are automatically covered under your policy but are subject to certain requirements. They must be 16 years of age or older with a minimum of 3 years riding experience and must be operating under your direction. If they act outside your direction during a coaching session, there is no coverage.

Q Do I have to purchase extra coverage if I lease a facility year round?

A No. The coaches policy covers you during your coaching activities and if you own or lease premises year round.

Q I do not own any school horses but sometimes I arrange for horses to be available to my students. The horses are insured by their owner so why should I be charged?

A Even if the owner of the school horse has insurance it may not cover you. Under the law your responsibility is the same when you make arrangements for a school horse and when you actually provide the school horse. You may avoid this exposure by insisting that your students make their own arrangements.

Q Should I encourage/require that all of my clients insure themselves and if so, why?

A Yes, there are several reasons why your clients should consider insurance:

- Accident Insurance is readily available and will protect your students in the unlikely event that they suffer an injury while participating in your lesson program. Parents will be keenly interested in protecting their children but this is a good idea for everyone.
- Some of your students will either own/lease or borrow a horse from you or someone else. Therefore, Liability insurance for them will potentially become very important. The sooner they become aware of their risk exposures the better.

(Jan 1/17)