



- A) Coverage Included with your SHF Membership**
- B) Additional Insurance Options Available for Purchase**
- C) Other Coverage Options are also Available to Members at Reduced Cost**

A) Coverage Included with your SHF Membership:

\$5,000,000 Liability Insurance (subject to \$1,000 Property Damage Deductible)

This coverage protects you against lawsuits for Bodily Injury or Property Damage arising out of the ownership or use of a horse and / or arising out of your participation in personal equine related activities.

This policy includes coverage for legal liability arising from the non-commercial transport / incidental care, custody and control of non-owned horses. The liability limit for care, custody and control is **\$10,000 per horse / \$50,000 per accident.**

[Automatic Liability Fact Sheet](#)

Special Notes on Coverage Restrictions

- Coverage excludes any lawsuit brought against you by your own spouse, or by any relative or dependent(s) residing in your household.
- Coverage excludes the “commercial use” of horses (such as renting them out to others) as well as participation in Rough Stock Rodeo events, parimutuel racing, or unsanctioned racing activity, providing coaching, lessons, instruction to others for any form of compensation, and participation in horse pulling competitions.
- Use of a horse for equestrian shows or competitions shall not be deemed commercial use; and barrel racing, team roping and team penning shall not be deemed rodeo or racing events.
- If you are a member but your principal residence is outside Canada, then your coverage is restricted to equine activities that take place in Canada. Coverage for Canadian residents is world wide but lawsuits must be brought against you in Canada.
- Coverage is primary if you have no other insurance that will respond to a claim made against you, but will be considered excess of any other insurance you carry that can or should respond to the incident.
- Coverage is subject to a deductible of \$1,000 for Property Damage claims. There is no deductible for Bodily Injury claims.

\$30,000 Accidental Death Dismemberment

Coverage for each member arising from equine-related activities – under the age of 90. **Coverage excludes fracture, dental losses, or loss of income. This policy does not provide partial disability benefits or loss of wages.**

[Automatic AD&D Fact Sheet](#)

B) Additional Insurance Options Available for Purchase:

Members Named Perils - \$22.00 (plus applicable taxes) per person

Insurance covering death of an owned horse resulting from fire, lightning or collision/overturn of a conveyance in which a horse was being transported, attack by a dog or wild animal and more (no sickness). Refer to the policy wording for a full listing. This insures up to a maximum of \$10,000 that may be applied regardless of the number of horses owned. Losses are restricted to one claim per year. [Members Named Perils Fact Sheet](#)

Equine Emergency Life Saving Surgery (+ Members Named Perils) - 47.00 (plus applicable taxes) per person

This policy covers Equine Emergency Life Saving Surgery necessitated by accident or sickness, including colic surgery and fracture surgery, to a maximum limit of \$2,500.00 for expenses incurred (250.00 deductible). No death benefit is payable under this policy. Restricted to one claim per year. **Please Note: The purchase of this insurance option automatically includes Members Named Perils coverage.** [Equine Emergency Life Saving Surgery Fact Sheet](#)

Enhanced Accidental Death & Dismemberment - \$37.00 per person

In addition to your 'included' \$30,000 Principal Sum you may now purchase an additional \$50,000 coverage that includes limited benefits for Fracture and Dental arising from equine related activities – under the age of 75. [Enhanced AD&D Fact Sheet](#)

Weekly Accident Indemnity (+ Enhanced AD&D) - \$195.00 per person

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: The purchase of this optional insurance automatically includes Enhanced Accidental Death & Dismemberment coverage.** [Weekly Accident Indemnity Fact Sheet](#)

Members Tack Insurance - \$44.00 (plus applicable taxes) per person

Insures tack and equipment from loss or damage anywhere in the Continental US/Canada. \$10,000 any one occurrence or \$5,000 any one membership per policy period (\$500 deductible). Higher limits are also available.

C) Other Coverage Options are also Available to Members at Reduced Cost:

- Farm-Care for your rural property and home
- Equi-Care providing life/medical/surgical insurance for your horses
- Insurance for Coaches, Officials, Grooms, and more
- See capricmw.ca/horse for more information, or contact CapriCMW at 1-800-670-1877