INFORMATION ABOUT OPTIONAL MEMBERS NAMED PERILS (MNP) COVERAGE AVAILABLE THROUGH YOUR EQUINE ASSOCIATION MEMBERSHIP

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
INSURER:	Members Named Perils Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Navacord Insurance Services West Inc. as the insurance broker
LIMIT:	$10,000 Maximum any one horse; and $10,000 maximum for any one registered member per policy period
COVERRAGE TERRITORY:	Canada or the Continental United States of America (excluding Alaska)

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage for your own horse(s) in case of death resulting from one of the perils named in the policy.

Coverage and Insured Perils

a) Fire, lightning; explosion or smoke that results from any of these;
b) Collision, derailment or overturning of a railroad vehicle in which the animal is being transported;
c) Sinking, burning or collision on an inland waterway of a watercraft in which the animal is being transported;
d) Collision or overturning of any automobile or attached trailer in which the animal is being transported, loading or unloading of a transporting conveyance, but excluding collision with a vehicle being operated by you or by your employees or agents;
e) An accident to an aircraft in which the animal is being transported, but excluding the intentional destruction of an animal that becomes uncontrollable whilst on board an aircraft;
f) Objects falling from aircraft;
g) Windstorm or hail;
h) Earthquake or flood;
i) Accidental shooting, unless by you or your employee;
j) Electrocution by an artificially generated electrical current;
k) A physical and direct attack by a dog or wild animal
l) Collapse of a building, or the collapse of a bridge or culvert while the horse is being transported thereon;
m) Drowning;
n) Destruction as ordered by public authority arising from a reportable disease under regulation issued by CFIA/Provincial authority; limited to two times the compensation paid by CFIA/Provincial authority and not to exceed the actual cash value of the horse at the date of death or the policy limit (whichever is the lesser).
o) Impact of the horse with a vehicle, other than a vehicle owned or operated by, or in the care, custody and control of the insured, the insured's employees or agent.

Frequently Asked Questions

Q If my horse dies, who will determine the fair market value of my horse?
A The burden of proof of value falls to the insured. Bill of sale, show & breeding records or a third party opinion provided by a trainer/professional in the industry all help to establish value at the time of the death.

Q What is covered by Government ordered destruction?
A Reportable disease. This insurance covers up to two times the amount that the Government provides under "Compensation For Destroyed Animals Regulations" as published by CFIA. The loss amount that the policy will pay will not exceed the actual fair market value of the horse, or the policy limit – which ever is the lessor.

Q I need more coverage than this policy provides – where can I get it?
A We offer many products designed to meet the needs of horse owners. Please contact our office for additional information.

Q What to do in the event of a death claim?
A Do not remove the carcass until a veterinarian has confirmed the cause of death. Call our office, we provide 24/7 claims assistance service.

The information above is a coverage of summary only. Any questions please contract Navacord Insurance Services West Inc.

Navacord Insurance Services West Inc.
100 - 1500 Hardy Street, Kelowna, BC V1Y 8H2
TF 1 800 670 1877 **F** 1 888 822 6115
E agri@navacord.com

INFORMATION ABOUT OPTIONAL EMERGENCY LIFE SAVING SURGERY COVERAGE AVAILABLE THROUGH YOUR EQUINE ASSOCIATION MEMBERSHIP

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
INSURER:	Emergency Life Saving Surgery Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Navacord Insurance Services West Inc. as the insurance broker
LIMIT:	$2,500 Maximum any one horse; any one loss; any one term. $250 deductible
COVERRAGE TERRITORY:	Canada or the Continental United States of America (excluding Alaska)

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage for your own horse(s) in the event that you horse requires Emergency **Life Saving Surgery** which is necessitated by accident or sickness, including colic surgery and fracture surgery.

Frequently Asked Questions

Q What is covered?
A Expenses incurred if the insured horse suffers from a sudden and acute life threatening injury or sickness that requires life saving surgery. The policy will also assist in after care expenses in some circumstances.

Q Will this cover non-surgical colic or other veterinarian diagnostic or treatment expenses?
A No, the coverage is limited to acute conditions that require surgical intervention to save the life of the horse.

Q Is there a death benefit paid?
A No, there is no death benefit provided by this policy.

Q What about voluntary surgical procedures or removal of bone chips (OCD?)
A No, there is no coverage for these procedures.

Q What do I do if I have a claim?
A Contact our office as soon as practical after the surgery. Be prepared to provide a narrative from the attending veterinarian and invoices for consideration.

The information above is a coverage of summary only. Any questions please contract Navacord Insurance Services West Inc.

Navacord Insurance Services West Inc.
100 - 1500 Hardy Street, Kelowna, BC V1Y 8H2
TF 1 800 670 1877 **F** 1 888 822 6115
E agri@navacord.com

INFORMATION ABOUT OPTIONAL EMERGENCY STABLING EXPENSE COVERAGE AVAILABLE THROUGH YOUR EQUINE ASSOCIATION MEMBERSHIP

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
INSURER:	Emergency Stabling Expense Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Navacord Insurance Services West Inc. as the insurance broker
LIMIT:	$500 Per month Extra Expense for any one insured horse for maximum of four months. $5,000 any one membership per calendar year irrespective of number of horses. $500 deductible
COVERRAGE TERRITORY:	Canada Only

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage for increased expense incurred to stable the insured horse(s) at other premises due to the restricted perils of fire, windstorm, collapse or disease which makes the usable stabling temporarily unsafe or unusable.

Special Notes on Coverage Restrictions

- This policy does not cover expenses incurred for those that typically stable / manage their horses at home.
- To be eligible, the horse(s) must be insured for members named perils coverage.
- The burden of proof is on the member to prove the increased costs incurred. We recommend you keep receipts, and the records to help in the claims process.
- We must be notified within 14 days of the displacement. Late notification will render a future claim Null and Void.

Frequently Asked Questions

Q If I take care of my horses at home and do not board them out, am I eligible for coverage?
A No. The coverage is designed to help horse owners/lessees who board their horse at a commercial equine facility.

Q If the horse cannot move back because the boarding barn was destroyed and will not be rebuilt, what happens?
A If there is an increased Boarding expense incurred at a new (permanent) barn the policy will pay for the difference in cost for the first four months only.

Q I own more than one horse. How will the policy respond if they all must move temporarily?
A The maximum the policy will pay is $500/horse/month to a maximum $5,000 for any one claim / membership year.

The information above is a coverage of summary only. Any questions please contract Navacord Insurance Services West Inc.

Navacord Insurance Services West Inc.
100 - 1500 Hardy Street, Kelowna, BC V1Y 8H2
TF 1 800 670 1877 **F** 1 888 822 6115
E agri@navacord.com