



April 11, 2022

Saskatchewan Horse Federation (SHF) was recently informed by AON Reed Stenhouse that they will no longer be supporting insurance for our organization and clubs. This situation has arisen because the insurance underwriters have chosen not to support equine sport.

Saskatchewan Horse Federation has secured insurance for our organization through Capri and will continue to offer individual members their insurance benefits without change. Individual membership details can be found at:

<https://saskhorse.ca/individual-benefits>

**AON club insurance will cease to be valid as of April 30-2022** and as a result, member clubs will need to secure their own insurance for their club and events after that date.

**As of May 1, 2022, Saskatchewan Horse Federation** will require all member clubs to carry a minimum of a basic liability insurance as a requisite part of their membership with SHF.

- Comprehensive Liability of at least 2 million dollars. **(SHF Required)**
- Participant Liability-second party coverage of at least 2 million dollars. **(SHF Required)**
- Employee and directors bonding of at least one hundred thousand dollars. **(SaskSport & SHF recommended)**
- Director and officers Liability of at least one million dollars. **(SaskSport & SHF recommended)**

**Sask Sport** and **Saskatchewan Horse Federation** recommend that Clubs secure their insurance, to protect themselves and their members. You can find insurance options through Capri's Equine Club insurance that cover the SHF club requirements. Alternatively, you can seek the requisite coverage through an insurance provider of your choice.

SHF has reached out to find other insurance options, but at this point, Capri seems to be the best alternative for clubs to secure coverage.

Below is the link for Capri club insurance and provides information for Club and Management Liability.

<https://saskhorse.ca/Download/Memberships/Club/CapriClubApplication.pdf>

The director and officers (D&O) liability is **not** included in the Capri's comprehensive liability package and can be purchased separately. Below is the link with premium calculations along with a frequently ask questions facts sheet.

<https://capricmw.ca/personal/farm-equine-insurance/equine-club-insurance>



**Saskatchewan**  
Horse Federation

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SHF recognizes that this change will come as a hardship for many of our clubs, especially as we are coming out of two years of COVID restrictions. One of the benefits of being a club member, is the ability to apply for grants. It is recommended that all clubs apply for the Member Assistance Program (MAP) grants and submit their insurance cost as an expense in their follow up report, which will reduce the out-of-pocket cost for the club.

[https://saskhorse.ca/Download/Memberships/Club/Grants/2022-MAP\\_Application.pdf](https://saskhorse.ca/Download/Memberships/Club/Grants/2022-MAP_Application.pdf)

If you have any questions, please contact the SHF office at 306-780-9449 or 306-780-9244.

Greg Laroque

Executive Director