



Did you know Saskatchewan Horse Federation members have access to optional insurance coverage?

Many SHF members are familiar with the insurance coverage included with their membership, such as Personal Liability insurance and Accidental Death & Dismemberment coverage.

What some members may not realize is that additional optional insurance coverage is also available through Acera Insurance to help provide added protection for riders, coaches, horse owners, and their equipment.

Depending on your needs, optional coverage available to SHF members can include:

- Enhanced Accidental Death & Dismemberment (AD&D) coverage, which can provide additional financial protection in the event of a serious accident resulting in injury, dismemberment, or loss of life. Benefits are payable regardless of any other insurance that may already be in force.
- Tack and equipment coverage to help protect saddles, bridles, and other equestrian equipment from risks such as theft or damage.
- Named Perils horse mortality coverage for protection against specific insured risks.
- Emergency Life-Saving Surgery coverage, which can help offset the cost of unexpected surgical procedures such as colic or fracture surgery. This is not a life insurance policy and no death benefit is payable under this coverage.

For many riders and horse owners, these optional coverages can provide additional peace of mind — whether you're travelling to competitions, investing in tack and equipment, coaching, or caring for your horse at home.

The SHF optional insurance products can be added at any time throughout the year, making it easier for members to explore additional protection options when their needs change.

At Acera Insurance, our equine specialists understand that every equestrian's situation is unique. That's why SHF members have access to flexible insurance solutions designed to support many aspects of equestrian life.

Learn more about SHF member insurance options here:

<https://saskhorse.ca/Acera>

Questions about coverage? Acera's equine insurance specialists are happy to help.