



**INFORMATION  
ABOUT THE EMERGENCY LIFE SAVING  
SURGERY INSURANCE COVERAGE AVAILABLE  
THROUGH YOUR EQUINE ASSOCIATION**

**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 is underwritten by Northbridge Financial Corporation and is administered by CapriCMW Insurance Services Ltd. as the insurance broker

**Limit:** \$2,500 Maximum any one horse; any one loss; any one term. \$250 deductible

**Coverage Territory** North America

**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.

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**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.

**CapriCMW INSURANCE SERVICES LTD.**  
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The information above is a coverage summary only. Any questions please contact CapriCMW Insurance Services Ltd.