



INFORMATION ABOUT OPTIONAL TACK COVERAGE AVAILABLE THROUGH YOUR EQUINE ASSOCIATION MEMBERSHIP

TERM:	The policy is in force from the time your purchase the tack insurance option until January 1 of the next year. Your coverage begins and remains in force while you are deemed to be a member in good standing by the association
INSURER:	Tack is underwritten by Northbridge General Insurance Corporation and is administered by Acera Insurance Services Ltd. as the insurance broker
LIMIT:	\$15,000 any one occurrence \$15,000 any one membership per calendar year
DEDUCTIBLE:	\$500 per claim
COVERAGE TERRITORY:	Worldwide

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage on a replacement cost basis for direct physical loss or damage of tack subject to policy exclusions.

Coverage and Insured Perils

- a) This policy does not cover wear and tear, mysterious disappearance, or any damage incurred while tack is sent for repair/refinishing
- b) Tack does not include any horse drawn vehicles (carts, wagons, carriages, sleighs, etc.), articles of clothing or protective equipment worn by riders
- c) The burden of proof is on the member to prove the value of their tack. We recommend you keep receipts, photos, and serial numbers of your tack for your records
- d) Please note, theft claims must be accompanied by a police report

Q If I leave my saddle unattended at a horse show and it is gone when I come back, is this considered theft?

A No, this would be an example of mysterious disappearance.

Q Is damage caused by my horse to my tack covered?

A Wear and tear is not covered by this policy.

Q I am a coach, does this policy cover tack owned by my clients?

A No, only tack owned by you, the individual member is NOT covered by this policy.

The information above is a coverage of summary only. Any questions please contract Acera Insurance Services Ltd.

Western Provinces and Territories:

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