



Equine Insurance and More...

As a member of the Nova Scotia Equestrian Federation, you have access to the following insurance products:

- Horse Mortality Insurance
- Emergency Life Saving Surgery
- Members Tack
- Accidental Death & Dismemberment
- Travel Medical
- Weekly Accident Indemnity (Short Term Disability)

We provide products that address the concerns of every horse enthusiast. With enhancements and options to your insurance program, membership with the Nova Scotia Equestrian Federation is even more valuable!

Proud partners of Canada's equine community from coast to coast.



Contact CapriCMW for professional, personalized advice on protecting you and your horses.

15221 Yonge Street, Aurora, ON L4G 1L8
1 888 394 3330
equine@capricmw.ca

For NSEF renewal or program information, contact the NSEF office.

1 902 425 5450
NSEFmembership@sportnovascotia.ca

capricmw.ca/equine



Member Insurance Benefits

Provided by:



Protecting Canada's equine community from coast to coast.



Member Benefits

The following insurance benefits are included in your Nova Scotia Equestrian Federation Membership.

\$5,000,000 Excess Liability Insurance

Related to the ownership and personal use of horses. Also covers non-commercial transport of someone else's horse. This coverage is in force 24/7, anywhere in the world.

**This coverage will not respond to commercial use of the horse or commercial transportation of non-owned horses.*

\$30,000 Accidental Death & Dismemberment

(AD&D) providing 24/7, worldwide coverage for catastrophic and permanent injury (or death) arising from equine related activities.

**Fracture, Dental and loss of income claims are not included.*

For insurance coverage or claims questions, contact CapriCMW Insurance:

1 888 394 3330 | equine@capricmw.ca
capricmw.ca/equine

For membership information, contact NSEF:

1 902 425 5450 | nsefmembership@sportnovascotia.ca
horsenovascotia.ca

Optional Coverages

Members Named Perils

Insures your horse(s) for death arising from specific causes such as fire or lightning, transportation, earthquake or flood, or attack by dogs or wild animals. Limit \$10,000

Member Named Perils with Emergency Life Saving Surgery

This policy covers both Members Named Perils as described above and Emergency Life Saving Surgery necessitated by accident or sickness, including colic surgery and fracture surgery, to a maximum limit of \$2,500 for expenses incurred (\$250 deductible).

PLEASE NOTE: This is NOT a life insurance policy; NO DEATH BENEFIT is payable under this policy. This policy is restricted to one claim per year and must be purchased by the members who is the owner of the horse(s). To purchase this optional insurance, the member must also purchase Members Named Perils.

Members Tack

Insures tack and equipment from loss or damage anywhere in Continental US/Canada. Limit \$10,000-\$500 Deductible

Accidental Death & Dismemberment*

In addition to your "included" \$30,000 principal sum you can now purchase an additional \$50,000 coverage that includes benefits for Fracture and Dental injuries.

*Optional Accidental Death & Dismemberment (AD&D) coverage is restricted to members who have not reached the age of 75 years.

Travel Medical*

Provides \$10,000,000 out-of-province and country coverage for medical treatments and/or hospitalization. Several custom options available to suit the needs of every member.

To purchase coverage, please visit:
<https://shop.tugo.com/store/INT001>

Weekly Accidental Indemnity (Short Term Disability)

This coverage can provide you with income replacement for up to 26 weeks if you are unable to work due to an accident.

*To purchase this optional insurance the member must also purchase Optional Accidental Death



CapriCMW's EquiCare coverages have been crafted to meet the specific needs of Canadian equine enthusiasts and professionals.

Equine Medical and Mortality

- Full mortality insurance covers the life of horse from accident, sickness and theft
- Medical/surgical coverage to help with unexpected veterinary costs
- Death claim reimbursement
- and more....

Equine Coach

The high standards achieved by certified and experienced coaches combined with the power of volume purchasing have made coverage less expensive and easier to obtain through CapriCMW.

Equine Business

Through partnerships with Canada's top insurance companies, CapriCMW has negotiated a separate program for commercial equine operations at very attractive pricing.

Equine and Livestock Trailer

This programme is available on trailers, including trailers with living quarters designed for the transport of horses and livestock only.

capricmw.ca/equine
or call 1 888 394 3330