



2022 APPLICATION FOR EQUINE ASSOCIATION CLUBS

(BE A MEMBER & RENEW EARLY - CLUB INSURANCE EXPIRES JANUARY 01 EACH YEAR)

Membership in your Provincial Equine Association (PTSO) enables you to apply for low cost broad coverage on all your Club's activities throughout the year

CapriCMW Insurance is the official insurance broker of most Equine Associations in Canada.
Questions about this Insurance Program must be directed to CapriCMW.

1. Liability Insurance for Club Activities

- Club insurance is for Clubs who are members of their Provincial Equine Association (PTSO) **and** whose active riding or driving members are also members of their PTSO.
 - The coverage is for all "**approved**" activities. "Approved" activities are those that you declare on the attached form which are reviewed by CapriCMW Insurance.
 - Coverage may be extended to the actual ownership of land/buildings, and the operation or maintenance of equine facilities where you own, rent or maintain land/building(s) for more than 15 consecutive days (see application form).
 - The Insurance price starts at only \$385. and provides:
 - \$ 10,000. on owned Property other than buildings (higher limits available)
 - \$ 50,000. per animal, \$250,000. per occurrence/aggregate if liable for animals of others in your custody
 - \$ 1,000,000. on Tenant Legal Liability on responsibility for rented premises
 - \$ 5,000,000. on Club Commercial General Liability including Injury to Participants
- Crime coverage as follows:
- \$ 10,000. Employee Dishonesty – Form A
 - \$ 2,500. Broad Form Money & Securities
 - \$ 2,500. Money Orders and Counterfeit Paper Currency
 - \$ 2,500. Depositors Forgery

If you want this very broad special insurance complete and return the attached application.

2. Management Liability (also known as Directors & Officers Liability) is a special coverage available separately to Clubs who submit a Management Liability Application. If you currently do not have coverage, please contact our office for more information.

- The cost of the "Management Liability" coverage is always affordable.
- Management Liability protects directors and their personal assets from law suits brought against them for their actions as a director of the Club.

NOTE: Remember to enclose your payment as coverage cannot be made effective until we have received the Application Form(s) and the Premium Payment.

NOTE: This policy contains a Communicable Disease Exclusion

IF YOU HAVE ANY QUESTIONS PLEASE CONTACT:

WESTERN PROVINCES & TERRITORIES:

100 – 1500 HARDY STREET, KELOWNA, BC V1Y 8H2
Phone Toll Free 1-800-670-1877 Fax 1-888-822-6115
Website: www.capricmw.ca/horse
Email: agri@capricmw.ca

PROVINCES ONTARIO EASTWARD:

15221 YONGE STREET, AURORA, ON L4G 1L8
Phone Toll Free: 1-888-394-3330 Fax: 1-888-822-6115
Website: www.capricmw.ca/horse
Email: forms@equicare.ca



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Name of Club: _____

Address: _____ City: _____ Prov: _____

Postal Code: _____ Home #: _____ Cell #: _____

Contact Name _____ Email _____

1. Are you an Umbrella Organization with Regional Groups under your control?
If "yes" please contact our office for the "Affiliate/Branch Supplement" Yes No

2. The Club is current and a member of their Provincial Equine Association (PTSO): Yes No
*** Important Note – Membership is required in order for insurance coverage to be valid ***
MEMBERSHIP # _____

3. Are "ALL" members of your organization who ride or drive in Club organized activities also members in good standing of a Provincial Equine Association (PTSO)? ****Required for coverage!**** Yes No
Note: Non-Club members and/or Therapeutic riders can participate in Club organized riding or driving activities without being PTSO members.

Indicate "ALL" of the Club's activities (use separate page if required):
 Member Rides Clinics Lessons Competitions Social Events Meetings Club Auctions
 Exhibitor at Trade Shows Overnight Camps (Members Only) Mounted Archery* Mounted Shooting*
 (*If you are involved in Mounted Archery or Mounted Shooting, please contact our office)
 Do you rent your property and/or buildings to others? Yes No
 Describe fund raising activities: _____
 Describe all other activities: _____

*** IMPORTANT NOTE: COMMERCIAL TRAIL RIDES AND PONY RIDES ARE EXCLUDED ACTIVITIES ***

5. Do you build, clear or maintain any trails, whether owned or non-owned? Yes No
 If you answered "yes" to question 5, does this consist **only** of the clearing of debris, branches or rocks to ensure a safe equine ride? **** If "no" please contact our office **** Yes No

6. Any food or concession sales? Yes No If "Yes" describe _____ Revenue \$ _____

7. Do you serve a/o sell alcohol? Yes No If "Yes" describe _____ Revenue \$ _____
*** Member only events are insured ***

8. Do you hold rough stock events/activities? Yes No

9. Do you offer EAL (Equine Assisted Learning)? Yes No

10. Do you have any operations or activities in the USA? Yes No
*** NOTE: This program does not insure USA operations or activities ***

11. Are you required by Contract / Agreement to add someone as Additional Insured? If so, provide their full name and address and reason (i.e. Landlord) they are being added (If more than 2 additional insureds, please use separate page).
 Legal Name: _____ Reason: _____
 Mailing Address: _____
 Legal Name: _____ Reason: _____
 Mailing Address: _____



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12. Claims: Provide details of all insurance claims during the past 5 years None OR

Date of Loss	Description	Amount Paid
_____	_____	\$ _____
_____	_____	\$ _____

Club Insurance Package: \$5,000,000. Liability including injury to participants		Base Premium =	\$ 385
13. We use, own, rent or lease premises for periods longer than 15 consecutive days for the purpose of conducting equine activities? If "yes" then you MUST add a or b below	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Which best describes the facilities you <u>own/rent/lease</u> for equine activities:			
a. Premises for equine activities (may include Boarding of <u>up to 10 horses</u> belonging to other people, other than at a Show, Clinic or Lesson	Add \$150 =		\$ _____
b. As above but Boarding of <u>More than 10 horses</u> belonging to other people, other than at a Show, Clinic or Lesson	Add \$450 =		\$ _____
Plus Chapters/Affiliates/Sub-Groups: Premium is \$50 for each.	_____ x \$50 =		\$ _____
Club Tack: \$10,000 base limit; \$500 deductible; Replacement Cost <input type="checkbox"/> Yes <input type="checkbox"/> No	Add \$65		\$ _____
• Increased Tack limit (maximum increase to \$15,000) \$ _____ @ \$4.50/\$100			\$ _____
NOTE: If policy is cancelled, the Minimum Retained Premium is \$385 or 50% of the total calculated premium, whichever is greater.	Total Insurance Cost =		\$ _____
	ADD PST IF APPLICABLE =		\$ _____
	AB = 0%; BC = 0%/ MB = 7%; NB = 0%; NL = 15%; NS = 0%; NT = 0%; ON = 8%; PE = 0%; SK = 6%; YT = 0%		
	TOTAL including PST (if applicable) =		\$ _____

****POLICY COVERAGE EXPIRES JANUARY 1, 2023****

Applicant Signature: _____ **Date Signed:** _____

Title: _____

PREMIUM PAYMENT

NOTE

- Payment is required in order to make coverage effective.
- Cheque must be payable to: CapriCMW Insurance Services Ltd.
- If you want to pay by Credit Card please contact our office.

**** Do you want your policy emailed OR mailed? ****

**** COVERAGE IS NOT EFFECTIVE IF THIS APPLICATION IS NOT FULLY COMPLETED, SIGNED AND DATED ****



EQUINE CLUB Frequently Asked Questions

- Q1. Is there a problem with the insurance if we let someone participate in a show who is not a Club member and/or not a member of a provincial equestrian association?
- A1. No. The insurance allows for non-club members and non-equine association members to participate in your activities or shows (remember, the insurance covers you not them). It is, however, a good risk management strategy and a recommendation that wherever practical you should confirm that people participating in your events have their own insurance. It is also essential that your own Club members also be members of your provincial equestrian association (see next question).
- Q2. Will our insurance be affected if it is found that not all of our participating Club members are provincial association members?
- A2. Possibly. It is a condition of this insurance that all your Club members who are active riding or driving members will also be provincial association members. This does not apply to social or honorary members who no longer ride or drive in Club associated activities. If a loss occurs involving one of your active riding or driving Club members and it is found that they are also not a member of your provincial equestrian association, then your insurance may become null and void. Clubs can submit membership rosters to their provincial equestrian association office to obtain confirmation of their member's status.
- Q3. Our Club is allowed to use municipal properties to hold events from time to time, but we are asked to add the municipality to our insurance. Can we do this and does it cost extra?
- A3. These groups are automatically added to your policy at no additional premium. The policy states that owners of private or public land are added as additional insureds with respect to losses arising out of the activities of the Club on those lands.
- Q4. Is there any exclusion or restriction if our Club sells or serves alcohol at a Club function or activity?
- A4. The sale or service of alcohol at any event requires special attention. Please contact our office to discuss the appropriate coverage.
- Q5. Clubs can conduct clinics using an instructor who is not formally certified. How do you determine if the instructor's competence or experience is sufficient to satisfy the insurance program requirements?
- A5. The instructor used by clubs to conduct a clinic must meet the following criteria to enable the club to be covered for the clinic exposure. The instructor should have conducted similar clinics in the past or be recognized in the equestrian industry for his or her expertise on the topic of the clinic. Generally clubs have some discretion in this area to assist them and it is recognized there would be little value in conducting a clinic using an instructor who had little to offer. Also the clinic setting is usually of short duration and in a controlled setting allowing for this discretionary benefit.
- Q6. I have been told that liability insurance for Clubs covers directors. Why then is Director's & Officer's coverage discussed so much and sold separately? What is this all about?
- A6. The Club's Commercial General Liability policy responds to law suits which result from a bodily injury or a property damage in which it is felt the Club bears some responsibility. Your policy covers this and also covers directors and others associated with hosting Club activities for these types of claims. However there are other things for which a director or officer may be sued which have nothing to do with a bodily injury or a property damage. Typically these law suits are the result of a wrongful act by a director and are filed by another director, Club member or a financial institution. Director's and Officer's policies are separate policies with specialized wordings to deal with these situations.
- Q7. Are commercial equine operations insured under this policy?
- A7. The intent of this Club Policy is to insure the Club and their members for Club activities. The following are not deemed to be commercial equine operations under the Policy:
- Boarding of an equine
 - Equine Shows or Competitions
 - Clinics and Instruction
 - Fund raising activities providing the Club is not offering commercial equine activities to the public (i.e. including but not limited to trail rides or pony rides).
- Q8. Does my policy cover me for liability claims arising from COVID-19 or other communicable disease?
- A8. No. Underwriters at Lloyd's of London have embedded a specific exclusion in the wording related to this. The Exclusion and response to the pandemic is consistent with what we are seeing from Insurers around the world.