



**INFORMATION ABOUT
OPTIONAL EMERGENCY STABLING EXPENSE COVERAGE
AVAILABLE THROUGH YOUR EQUINE ASSOCIATION
MEMBERSHIP**

- 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 Stabling Expense Coverage is underwritten by Northbridge General Insurance Corporation and is administered by Acera Insurance Services Ltd. as the insurance broker
- LIMIT:** \$500 Per month Extra Expense for any one insured horse for maximum of four months.
\$5,000 any one membership per calendar year irrespective of number of horses. \$500 deductible
- COVERAGE TERRITORY:** Canada Only

SUMMARY DESCRIPTION / INTENT

This insurance provides coverage for increased expense incurred to stable the insured horse(s) at other premises due to the restricted perils of fire, windstorm, collapse or disease which makes the usable stabling temporarily unsafe or unusable.

Special Notes on Coverage Restrictions

- This policy does not cover expenses incurred for those that typically stable / manage their horses at home.
- To be eligible, the horse(s) must be insured for members named perils coverage.
- The burden of proof is on the member to prove the increased costs incurred. We recommend you keep receipts, and the records to help in the claims process.
- We must be notified within 14 days of the displacement. Late notification will render a future claim Null and Void.

Frequently Asked Questions

- Q** If I take care of my horses at home and do not board them out, am I eligible for coverage?
A No. The coverage is designed to help horse owners/lessees who board their horse at a commercial equine facility.
- Q** If the horse cannot move back because the boarding barn was destroyed and will not be rebuilt, what happens?
A If there is an increased Boarding expense incurred at a new (permanent) barn the policy will pay for the difference in cost for the first four months only.
- Q** I own more than one horse. How will the policy respond if they all must move temporarily?
A The maximum the policy will pay is \$500/horse/month to a maximum \$5,000 for any one claim / membership year.

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

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