

2024/2025 Extended Membership Application

APPLICATIONS CANNOT BE PROCESSED WITHOUT MANDATORY SIGNATURES ON PAGE 2

Date Received: Available starting September 1st, 2024. Expires December 31st, 2025

Payment Type: Payment Amount:

Office Use Only

Page 1 PRIMARY Member Name: First Middle Last or Initial Date of Birth (required): **Gender Identity:** Female Male Non-binary Primary Phone #: Address: Please specify contact name Secondary Phone #: City/Town: Please specify contact name **Postal Code:** Fax: Province: Email: County (e.g. HRM, Hants, Richmond) Did Someone Refer You to Equestrian NS? This member may be eligible for a referral credit. To apply the credit, please provide the referring member's full name: ENS# Family Members List only those who wish to become ENS members. Description of a family membership can be found below. Member's Name Date of Birth Relation to the person above Gender 2) 3) 4) 5) For additional "Family Members", please use a blank piece of paper. PAYMENT Details - ENS Membership (including liability insurance program & EC registered participant) \$88.00 Individual Extended Membership Family Extended Membership Available to spouses and/or their junior aged children born in 2007 or later. If the child/sibling is born in 2006 or before, an individual membership is required by submitting a separate application. Spouses may include those who are co-habiting, but not married by law; legal guardian(s) of a junior aged member. First two eligible Family Members-\$146.00 Additional **Junior** Member 44.00 2025 OPTIONAL INSURANCE PROGRAM (Effective Jan.1-Dec. 31/2025) (2024 options available through ENS) Descriptions available on page 3. Unless otherwise indicated, purchased optional insurance will be applied to the primary member. □ \$75,000 Optional Accidental Death & Dismemberment (ADD) with fracture & dental benefits x \$45.00 ☐ \$10,000 Horse Mortality Members Named Perils (MNP) Number of owned horses: x \$35.00 ☐ \$2,500 Emergency Life Saving Surgery (must purchase MNP to be eligible) x \$55.00 □\$5,000 Emergency Stabling (must purchase MNP to be eligible) x \$25.00 □ **NEW** Increase Coverage for 2025 \$15,000 Tack and Equipment x \$75.00 Weekly Accident Indemnity (form on page 4 must be completed and submitted - ensure eligibility prior to purchasing) x \$195.00 ☐ Travel Coverage— out of province and country coverage options available <u>- see Insurance Coverage Descriptions for details</u> **OPTIONAL PROGRAMS/MEMBERSHIPS** \$13.00 ☐ Horse and Pony Magazine - Member preferred rate (4 issues) (Optional) ☐ Canadian Horse Journal Magazine - Member preferred rate 4 issues) (Optional) \$26.45 2025 Affiliate Club Memberships - see page 2 for rates and details (2024 memberships available through Equestrian NS) ☐ Cape Breton Western Riders (CBWR) CBWR Show Package Yes ☐ No ☐ ☐ Central Nova Horse and Pony Assoc. (CNHP) ☐ Horse Trials NS (HTNS) ☐ NS Hunter Jumper Association (NSHJ) CNHP MEMBER ONLY WAIVER - It is here recognized that all equestrian sports and activities involve inherent risk and that no helmet or protective equipment can protect against all foreseeable injuries. I hereby accept this risk and will not hold the Central Nova Horse and Pony Assoc. (CNHP), the competition, their officials, organizers, agents, employees, and their representatives responsible for any damage or injuries sustained to myself and/or my animal(s) while either attending a show or using the CNHP facilities Signature Acknowledging Waiver (Guardian if under 19): Date: TOTAL: American Express PAYMENT TYPE: -Visa ___-MasterCard ☐ Cheque/Money Order Cash (in office by appointment) Credit Card Admin Fee \$3.00 Total Credit Card Payment Enclosed: **CREDIT CARD PAYMENT INFORMATION: Credit Cardholder Name:** Signature: **Verification Code** Credit Card #: **Expiry Date:** (located on back of card):

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Yes	ENS CODE OF Ethics and Conduct								ies, Rules and Regula Iova Scotia Code of E			
Yes No	ELECTRONIC	Equestrian Nova Scotia Online version only - Click here to read Equestrian Nova Scotia Code of Ethics and Conduct. I give my expressed consent to Equestrian Nova Scotia to send me communications using my email addresses on file. If I do										
Yes No	COMMUNICATION	not con	nsent, E	Equestrian Nova	Scotia may	y send me no			General Meetings and			
Yes No	CONSENT PARENT/	Intorma If one o	ation re	egarding member e applicant(s) nar	snip by em	annication o	re under the	age of 10 I	I DECLARE I am the I	parent (or legal quardian for	
	GUARDIAN CONSENT	said mi	inor ap	plicant(s) and I h	nereby give	my consent	for the named	d minor app	plicant(s) to become a	a memb	ber.	
Yes No	MEDIA CONSENT	I give n	1у ехрі	essed consent for	or Equestria	an Nova Sco	tia to use pho	tos/media	of myself/my family for	or prom	notional content,	
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Yes No							Lquestilati					
On behalf of the Applicant(s), I, the undersigned, hereby declare the information provided in this application to be true and accurate and is endorsed by the Applicant. Falsifying												
	uld possibly nullify insurance of								-	- 1		
	PRINT NAME O				SIGNATURE REQUIRED APPLICANT							
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2025 AFFILIATE CLUB MEMBERSHIP RATES (subject to change)												
	memberships on behalf o									" section	on under	
"Payment Details" on Page 1.								•				
Cape Breton Western Riders (CBWR)			T	Before May 1st: In		Before May Membershir					May 1 st : Family	
Central No	va Horse & Pony (CN	IHP)	-+	Membership \$15 Individual Membership		Membership Family Mem		weitibers	hip \$20.00 Me		pership \$35.00	
				\$40.00	-	\$60.00						
Horse Tria	ls Nova Scotia (HTNS	š)		Senior Individual	\$25.00	Junior Indiv	idual \$20.00	Family Mo	embership \$45.00			
Nova Scot	ia Hunter Jumper Ass	sociation	on									
(NICH I)				Membership \$20	.00 (No fam	nily rate availa	able – Multiply	family men	nbers by \$20.00			

(NSHJ)

INSURANCE COVERAGE DESCRIPTIONS

(Please keep a copy of this page for reference)

The Descriptions of coverage have been prepared for information purposes only. The insuring agreements, general terms, conditions and exclusions of the actual policy will govern specific application of the various coverages referred to herein. In all cases the actual policy documents will supersede these descriptions. Please be advised a nominal administrative fee is collected by Equestrian Nova Scotia for all optional insurance purchased.

The insurance coverage included and/or available as an option with your Equestrian Nova Scotia membership is provided to you by ACERA Insurance. Equestrian Nova Scotia is not licensed to sell or provide counsel on the insurance coverage. Please contact ACERA directly for any questions regarding coverage, limitations or exclusions at 1-888-394-3330 (Equine Department). Please view the Summary of Insurance at the following link on our website: equestriannovascotia.ca/Memberships-Insurance

INCLUDED with your Membership - INSURANCE PRODUCT DESCRIPTIONS

\$5,000,000 Personal Liability Insurance (\$1000 Property Damage Deductible)

Protects you, the member, if you are sued by a third party because a horse that you own or lease, ride or handle non-commercially, causes property damage or bodily injury to a third party. **Liability coverage is for non-commercial equine related activities. Some limitations and exclusions apply. Coverage is in force 24 hours a day, seven days a week, and covers the member (Canadian resident) anywhere in the world. (Exclusions apply for members who are non-Canadian residents).

\$40,000 Accidental Death & Dismemberment Coverage

Covering you, the member, should you suffer a catastrophic injury, dismemberment or death arising from equine related activities. (Under the age of 90 and only available to Canadian Residents)

OPTIONAL INSURANCE COVERAGE DESCRIPTIONS (2025 only; 2024 available through Equestrian NS)

Optional Accidental Death & Dismemberment INCLUDES Fracture and Dental Benefits (ADD)

\$75,000 - Enhanced Accident, Death and Dismemberment for injuries sustained by you, the member related to horses, including coverage when you are enroute to and from an equine activity in a vehicle. This policy will pay regardless of any other insurance that may be in force at the time of the incident. *Enhanced AD&D is restricted to members who have not reached the age of 75 years.

Horse Mortality Members Named Perils

\$10,000 – Horse Mortality (Named Perils). Horse(s) you own are covered for death arising from Fire, lightning, transportation, earthquake or flood, attack by dogs or wild animals. Limit of \$10,000 any one loss and any one term. Includes compensation for government ordered destruction of horse. This policy must be purchased by the owner of the horse(s).

Emergency Life Saving Surgery (Add on to Members Named Perils)

\$2,500 Emergency Life Saving Surgery – This policy covers Emergency Life Saving Surgery *necessitated* by accident or sickness, including colic surgery and fracture surgery, to a maximum limit of \$2,500.00 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 member who is the owner of horse(s). **Horse Mortality Members Named Perils coverage must be purchased** in order to purchase this product.

Emergency Stabling (Add on to Members Named Perils)

\$5,000 Emergency Stabling Expense - **Must purchase the Horse Mortality Members Named Perils coverage** to be eligible to purchase this product. If fire, windstorm, collapse or disease makes that part of a building used for stabling the insured horse unusable or unsafe, this policy will insure the increased expense incurred to stable the insured horse at other premises for a maximum period of four months subject to a maximum limit of \$500 per month for any one insured horse and not more than \$5,000 in total, irrespective of the number of horses insured. In no event shall we pay more than the increased expense incurred by the member.

Tack and Equipment Coverage

\$15,000 – Tack and Equipment - Insurers tack and equipment from loss or damage anywhere in Continental US/Canada. Tack and horse equipment you own, excluding rider clothing and protective equipment is insured against loss or damage from "all risks". Limit of coverage is \$15,000 for any one loss, total limit per term. Losses subject to deductible of \$500.00

Travel (out of Province/Country) Coverage - Member Only

This insurance provides up to \$10,000,000 out of province and country coverage for medical treatments and/or hospitalization. A quote for your coverage policy may be obtained and purchased online at https://shop.tugo.com/store/INT001 The policy does not have an age restriction and can accommodate trips of any duration and frequency. You can now purchase a single trip policy or an annual policy to cover multiple trips at your discretion. All members must have a current membership.

Weekly Accident Indemnity (WAI)

Provides <u>income replacement</u> in the event you are unable to work due to an accident. Coverage is in force 24 hours a day/ 7 days a week and includes (but is not limited to), injuries arising from an equine related incident. There is a 7-day waiting period. The policy will provide *up to* \$500.00/week in income replacement for *up to* 26 weeks (some restrictions apply). The combined benefit from this policy and all other benefits available to you (WCB/WSIB/CPP/ Employer Group Programs, etc.) cannot exceed 75% of reported gross income to Canadian Revenue Agency in the most recent taxation year.

To qualify for this special program and be eligible for benefits, you must meet the following minimum requirements:

- 1) Be a resident of Canada.
- 2) Be a member in good standing of Equestrian Nova Scotia;
- 3) Be employed full-time (minimum of 25 hours a week with a single employer);
- 4) Be under the age of 70 years old; and
- 5) Filed an income tax return to Canada Revenue Agency in the most recent year.
- 6) For additional paperwork, please contact Equestrian Nova Scotia prior to purchasing this product

THIS FORM MUST BE COMPLETED ONLY IF PURCHASING THE OPTIONAL WEEKLY ACCIDENT INDEMNITY INSURANCE PRODUCT (See membership application for cost of this optional insurance).



WEEKLY ACCIDENT INDEMNITY APPLICATION

This exclusive insurance policy provides <u>income replacement</u> in the event you are unable to work due to an accident. Coverage is in force 24 hours a day/ 7 days a week and includes (but is not limited to), injuries arising from an equine related incident. The policy will provide *up to* \$500.00 / week in income replacement for *up to* 26 weeks (some restrictions apply). To qualify for this special program and be eligible for benefits, you must meet the following minimum requirements:

- 6) Be a resident of Canada.
- 7) Be a member in good standing of your provincial equine association;
- 8) Be employed full time (minimum of 25 hours a week with a single employer);
- 9) Be under the age of 70 years old; and
- 10) Filed an income tax return to Canada Revenue Agency in the most recent year.

The combined benefit from this policy and all other benefits available to you (WCB/WSIB/CPP/ Employer Group Programs, etc.) cannot exceed 75% of reported gross income to Canadian Revenue Agency in the most recent taxation year.

Questions regarding coverage should be directed to Acera Insurance Equine Department at 1-888-394-3330

YOUR INFORMATION							
NAME:			DATE OF BIRTH:	YYYY MM	DD		
ADDRESS:			PHONE: (H)	(C)			
EMPLOYMENT INFORMATION							
YOUR OCCUPATION:			AVERAGE NO. OF HOURS WORKED PER WEEK:				
EMPLOYER	NAME:		EMPLOYER PHONE:				
FULL TIME with a single employer is required (Minimum 25 hrs per week)			☐ Yes ☐ No (if No, coverage is ineligible)				
Did you file an Income Tax Return with Canada Revenue Agency last year?			Yes No (if No, co	overage is ineligible	e)		
Are you enrolled with WCB / WSIB / Employer Disability Plan?			☐ Yes ☐ No				
Have you eve	er made a cl	aim for income replacement benefits?	☐ Yes ☐ No				

IMPORTANT: PLEASE READ CAREFULLY BEFORE SIGNING BELOW I understand and agree:

- 1) The insurance coverage being applied for PLUS ANY OTHER BENEFITS I may be eligible to receive if I cannot work **FROM ALL SOURCES** will not and cannot exceed 75% of weekly income as reported to Canadian Revenue Agency (CRA) in the last personal income reporting year.
- 2) I understand that there is a waiting period of 7 days before I am eligible to receive any benefits from this policy.
- 3) This policy will pay benefits to a maximum of \$500 / week for a maximum of 26 weeks.
- 4) In the event of a claim, I will be required to sign and remit various documents to prove my loss before any payment is made, including but not limited to a copy of my previous tax return and a consent form to allow the insurer to collect, use and disclose personal information related to my claim.
- 5) I am a member in good standing of my home Provincial Equine Association on the date of this application.

SIGNED:	DATED: