



INTERCITY INSURANCE SERVICES INC.

Working With our Equine Partners

In our effort to continually find ways to meet the needs of an ever growing and diverse membership, the NBEA and Intercity Insurance Services Inc. have developed and enhanced the OPTIONAL insurance programs for 2010.

***** NEW *** MEMBERS TACK**

Covers loss to members tack and horse equipment. Insurance limit under this option is \$2,500 per loss/per membership term and is subject to a deductible of \$500. Does not cover clothing, protective equipment worn by riders, or horse drawn vehicles.

MEMBERS NAMED PERILS

This is a unique and inexpensive way for members to insure horses against death arising from **fire, lightning and transport** anywhere in North America. The limit of coverage is \$4,000 any one horse, and members can only claim once each membership year.

There is no application, vet certificate or questionnaire required and it does not matter how many horses you own. Coverage responds if any horse owned by the member dies from one of these insured perils, when a member has chosen this optional benefit and paid the required premium.

This innovative offering provides another tangible benefit for members of the NBEA at low cost and is a timely addition to existing Full Mortality insurance coverage available at reduced cost to NBEA members under the Intercity **Equi Care** program.

Your small investment in insurance can provide a large return in security to protect your equine partner.

OPTIONAL ACCIDENT, DEATH OR DISMEMBERMENT

We have negotiated an optional "upgrade" with the insurer providing the automatic \$30,000 Principal Sum coverage to members. In the 2010 membership year, we offer an ADDITIONAL \$50,000 Principal Sum A.D.D. coverage for equine activity injuries covering the member 24 hours a day, 7 days a week, anywhere in the world at a new discounted rate of \$25.00.

***** It is important to note that, unlike other types of insurance, A.D.& D. policies "stack" - meaning if there is a loss covered by more than one policy, "both" or "all" of the policies respond.

For example: A member pays their basic membership fee to the NBEA and is therefore considered to be in "good standing". As in previous years, they would be covered automatically for \$30,000 A.D.& D coverage. In 2009, they choose to purchase the enhanced A.D.D. coverage and pay the optional coverage premium. In the event a scheduled (listed) injury is sustained through an equine-related activity, **benefits would be collected from BOTH policies.**

***** Please note that AD&D coverage is restricted to members who have not reached the age of 70 years *****

OPTIONAL TRAVEL (out of Province/Country)

Provides \$1,000,000 out of province/country coverage for Emergency Medical/Hospitalization
Trips up to 60 days in duration, any number of trips/year, worldwide and does NOT EXCLUDE participation in and/or preparing for equine activity/competition (many policies in the market do exclude such activity)

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A FEW FACTS ABOUT YOUR AUTOMATIC NBEA INSURANCE COVERAGE

IF YOU, THE MEMBER have paid your annual membership dues and are therefore in “good standing” with the NBEA, **YOU, THE MEMBER** are provided with **TWO** important and separate insurance benefits **AUTOMATICALLY**;

\$5,000,000 of Excess **PERSONAL LIABILITY** insurance that **WILL** protect **YOU, THE MEMBER** if **YOU, THE MEMBER** are **SUED** by a third party because a horse that **YOU, THE MEMBER** own or lease causes **PROPERTY DAMAGE OR BODILY INJURY TO A THIRD PARTY**.

Coverage is in excess of any other insurance you carry or is primary if you have no other insurance that could apply.

A few **examples** of situations where **YOU, THE MEMBER, HAVE COVERAGE**:

Example 1. The horse kicks or bites someone causing ***bodily injury***

Example 2. The horse kicks a car or escapes on to a neighbor’s land causing ***property damage***

Example 3. **“Someone else”** is holding your horse and the horse causes property damage or bodily injury to a third party.

The definition in the policy regarding “who is an insured” **INCLUDES** immediate family of the member if the member is a junior (minor). This means that if a child owns the horse, then parents are **AUTOMATICALLY COVERED!**

The policy is **IN FORCE 24 hours a day, seven days a week, anywhere in the world**. So if you board your horse elsewhere, keep your horse at home or go for a hack down the road – **YOU, THE MEMBER** are covered.

The policy will provide liability protection **regardless of the number of horses** you own or lease and **IS NOT “ATTACHED TO” ANY DESCRIBED OR INSURED HORSE(S)**.

- a) The insurance policy **DOES** contain an **EXCLUSION** if your horse is used for **COMMERCIAL** purposes. This means that if you receive compensation for the use of your horse - (e.g. “money” or “trade of value” for riding instruction, or reduced board for the use of your horse by someone else in a lesson) **this policy will NOT respond**.
 - b) The insurance policy **DOES** contain an **EXCLUSION** related to claims that could be brought against you, **IF** you allow others to **RIDE** your horse (in some cases). **IF** you do allow others to **RIDE** your horse, then be sure that the person **RID-ING** the horse is also a **member of the NBEA OR** is employed in whole or in part in the horse business (coach, trainer, groom etc.). If the person **RIDING** your horse meets either of these criteria, then **YOU, THE MEMBER ARE COVERED**.
 - c) The insurance policy **DOES** contain an **EXCLUSION** related to claims made between immediate family members. (e.g.- the parent/spouse of a member will not be covered by this insurance if their own child / spouse sued them)
 - d) Part of the liability coverage provided through membership addresses the exposure that could arise **IF YOU, THE MEMBER** transport (TRAILER) a horse that **DOES NOT** belong to you (in a non-commercial situation). If that non-owned horse were injured as a result of your negligence and **IF** that other person decided to **sue** you for compensation for their loss, the OEF policy will respond - up to a limit of \$5,000 for any one horse. **Please note** - this is **NOT** commercial horse transport insurance and is **NOT** life insurance for the horse being transported – this is liability insurance to protect you if you are sued by a third party.
2. **\$30,000, Accident, Death or Dismemberment** coverage if **YOU, THE MEMBER** suffer a catastrophic and permanent injury (or death) related to an incident where horses are involved. This coverage is in force 24 hours a day, seven days a week, and covers the member anywhere in the world.

PLEASE NOTE: There is **NO FRACTURE** benefit or **DENTAL** benefit related to this **AUTOMATIC** coverage, nor is there any income replacement coverage if you cannot work as a result of an equine accident.

If you have any questions or require more comprehensive and individualized coverage, please contact Intercity Insurance Services directly and they will be pleased to assist you. Toll free: 1-888-394-3330 – Fax: 905-841-0030 – Email: mking@intercityinsurance.com Web: www.intercityinsurance.com