



**INFORMATION  
ABOUT THE EMERGENCY LIFE SAVING  
SURGERY INSURANCE COVERAGE AVAILABLE  
THROUGH YOUR EQUINE ASSOCIATION**

**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 Life Saving Surgery is underwritten by Northbridge Financial Corporation and is administered by CapriCMW Insurance Services Ltd. as the insurance broker

**Limit:** \$2,500 Maximum any one horse; any one loss; any one term. \$250 deductible

**Coverage Territory** North America

**SUMMARY DESCRIPTION / INTENT**

This insurance provides coverage for your own horse(s) in the event that you horse requires Emergency Life Saving Surgery which is necessitated by accident or sickness, including colic surgery and fracture surgery.

---

**Q** What is covered?

**A** Expenses incurred if the insured horse suffers from a sudden and acute life threatening injury or sickness that requires life saving surgery. The policy will also assist in after care expenses in some circumstances.

**Q** Will this cover non-surgical colic or other veterinarian diagnostic or treatment expenses?

**A** No, the coverage is limited to acute conditions that require surgical intervention to save the life of the horse.

**Q** Is there a death benefit paid?

**A** No, there is no death benefit provided by this policy.

**Q.** What about voluntary surgical procedures or removal of bone chips (OCD?)

**A.** No, there is no coverage for these procedures.

**Q.** What do I do if I have a claim?

**A.** Contact our office as soon as practical after the surgery. Be prepared to provide a narrative from the attending veterinarian and invoices for consideration.

**CapriCMW INSURANCE SERVICES LTD.**  
100 – 1500 HARDY STREET, KELOWNA, BC V1Y 8H2  
Phone Toll Free 1-800-670-1877 Fax (250) 860-1213  
Website: [www.capricmw.ca/horse](http://www.capricmw.ca/horse) Email: [agri@capricmw.ca](mailto:agri@capricmw.ca)

The information above is a coverage summary only. Any questions please contact CapriCMW Insurance Services Ltd.



**INFORMATION  
ABOUT THE OPTIONAL MEMBERS NAMED PERILS  
INSURANCE COVERAGE AVAILABLE THROUGH YOUR  
EQUINE ASSOCIATION**

**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:** Members Named Perils Coverage is underwritten by Northbridge Financial Corporation and is administered by CapriCMW Insurance Services Ltd. as the insurance broker

**Limit:** \$10,000 Maximum any one horse; and \$10,000 maximum for any one registered member per policy period

**Coverage Territory** North America

**SUMMARY DESCRIPTION / INTENT**

This insurance provides coverage for your own horse(s) in case of death resulting from one of the perils named in the policy,

- a. Fire, lightning; explosion or smoke that results from any of these;
- b. Collision, derailment or overturning of a railroad vehicle in which the animal is being transported;
- c. Sinking, burning or collision on an inland waterway of a watercraft in which the animal is being transported;
- d. Collision or overturning of any automobile or attached trailer in which the animal is being transported, loading or unloading of a transporting conveyance, but excluding collision with a vehicle being operated by you or by your employees or agents;
- e. An accident to an aircraft in which the animal is being transported, but excluding the intentional destruction of an animal that becomes uncontrollable whilst on board an aircraft;
- f. Objects falling from aircraft;
- g. Windstorm or hail;
- h. Earthquake or flood;
- i. Accidental shooting, unless by you or your employee;
- j. Electrocutation by an artificially generated electrical current;
- k. An attack by a dog or wild animal
- l. Collapse of a building, or the collapse of a bridge or culvert while the horse is being transported thereon;
- m. Drowning
- n. Government ordered destruction.

**Q** If my horse dies, who will determine the fair market value of my horse?  
**A** The burden of proof of value falls to, the insured. Bill of sale, show & breeding records or the third party opinion of a trainer/professional in the industry all help to establish value at the time of the death.

**Q** What is covered by Government ordered destruction?  
**A** Reportable disease. This insurance covers up to two times the amount that the Government provides under the "Compensation For Destroyed Animals Regulations" as published by CFIA. The loss amount that the policy will pay will not exceed the actual fair market value of the horse, or the policy limit – whichever is less.

**Q** I need more coverage than this policy provides - where can I get it?  
**A** We offer many products designed to meet the needs of horse owners. Please contact our office for additional information.

**Q** What to do in the event of a death claim?  
**A** Do not remove the carcass until a veterinarian has confirmed the cause of death. Call our office, we provide 24/7 claims assistance service.

**CapriCMW INSURANCE SERVICES LTD.**  
100 – 1500 HARDY STREET, KELOWNA, BC V1Y 8H2  
Phone Toll Free 1-800-670-1877 Fax (250) 860-1213  
Website: [www.capricmw.ca/horse](http://www.capricmw.ca/horse) Email: [agri@capricmw.ca](mailto:agri@capricmw.ca)