



## SUMMARY OF INFORMATION

### OPTIONAL TACK INSURANCE COVERAGE PURCHASED IN ADDITION TO YOUR EQUINE ASSOCIATION MEMBERSHIP

- Term:** The policy is in force from the time you purchase the tack insurance option until January 1 of the next year. Your coverage begins and remains in force while you are deemed to be a member in good standing by the association.
- Insurer:** Tack Coverage is underwritten by Certain Underwriters of Lloyd's of London and is administered by CapriCMW Insurance Services Ltd. as the insurance broker
- Limit:** \$10,000 any one occurrence  
\$10,000 any one membership per calendar year
- Deductible:** \$500 per claim

**Coverage Territory:** Worldwide

#### **SUMMARY DESCRIPTION/INTENT:**

This insurance provides coverage on a replacement cost basis for direct physical loss or damage of tack subject to policy exclusions.

#### Special Notes on Coverage Restrictions

- This policy does not cover wear and tear, mysterious disappearance, or any damage incurred while tack is sent for repair/refinishing
- Tack does not include any horse drawn vehicles (carts, wagons, carriages, sleighs, etc.), articles of clothing or protective equipment worn by riders
- The burden of proof is on the member to prove the value of their tack. We recommend you keep receipts, photos, and serial numbers of your tack for your records
- Please note, theft claims must be accompanied by a police report

#### Frequently asked questions

Q: If I leave my saddle unattended at a horse show and it is gone when I come back, is this considered theft?

A: No, this would be an example of mysterious disappearance.

Q: Is damage caused by my horse to my tack covered?

A: Wear and tear is not covered by this policy.

Q: I am a coach, does this policy cover tack owned by my clients?

A: No, only tack owned by you, the individual member is NOT covered by this policy.

#### **The above is a summary of coverage only.**

Subject to the Policy Terms, Conditions and Exclusions. APRICMW INSURANCE SERVICES LTD.

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