



**CERTIFICATE OF INSURANCE  
For Equine Association CLUBS**



**THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE**

<b>CLIENT CODE:</b>	ATLAN-5	<b>PURPOSE OF ENDORSEMENT:</b>	Renewal
<b>NAMED INSURED:</b>	Atlantic Canada Trail Riding Association (ACTRA)		
<b>ADDRESS:</b>	266 Maloney Rd, Admiral Rock, NS B0N 2H0		
<b>PERIOD OF INSURANCE</b> (12:01 A.M. STANDARD TIME at the "Address" of the Named Insured shown above):			
<b>EFFECTIVE DATE (MM/DD/YY):</b>	01/01/19	<b>EXPIRY DATE (MM/DD/YY):</b>	01/01/20
<b>DESCRIPTION OF OPERATIONS:</b>			
1. Specific to the signed Equine Association Club Application on file and is subject to the terms, conditions and exclusions of the Master Policy.			
<b>Section 1 – COMMERCIAL GENERAL LIABILITY</b>			
<b>MASTER POLICY NUMBER:</b>	CSP7-0012		
<b>OPTIONAL COVERAGE (COVERAGE PROVIDED ONLY FOR THOSE ITEMS MARKED WITH AN (X)):</b>			
<b>(N/A)</b>	Liability is extended to the ownership or leasing of land and buildings, and the operation or maintenance of equine facilities year round that include:		
<b>(N/A)</b>	Boarding of up to 10 non-owned horses; OR		
<b>(N/A)</b>	Boarding of more than 10 non-owned horses.		
<b>(N/A)</b>	Liability is extended to cover the Subgroup(s) and/or Regional Group(s) as per attached Addendum.		

**RESTRICTIONS AND LIMITATIONS:**

- 1) Coverage is void if the Named Insured and its active riding members are not current members in good standing with their Provincial Association who is also insured under this policy.
- 2) The coverage is restricted to losses arising solely from the activities of the Named Insured as declared on the Application for insurance submitted.
- 3) The coverage excludes the ownership or leasing of land and buildings, and the operation or maintenance of equine facilities for more than 15 consecutive days unless otherwise stated on this certificate.
- 4) The coverage excludes all "Commercial Use" of an equine such as but not limited to short term rental.
- 5) The coverage excludes "Pari-Mutuel Racing", "Unsanctioned Racing Activity", "Horse Pulling" and instruction by other than an instructor who is experienced in the particular discipline being taught.
- 6) The coverage excludes bodily injury or property damage resulting from the sale of alcohol at fund raising events.
- 7) The coverage excludes bodily injury to a "Rodeo Participant".
- 8) The coverage has a USA Jurisdiction Exclusion which means any judgment, award, payment, settlement or proceeding made within territories operating under the laws of the USA are excluded. All claims must be brought in Canada.
- 9) With respect to Clubs, the boarding of an equine and the instruction by an experienced competent instructor shall not be deemed to be commercial use.
- 10) With respect to Clubs, fund raising activities shall not be deemed to be commercial use of a horse provided the fund raising activity does not involve offering trail rides or pony rides to the public.
- 11) With respect to Clubs the use of an equine for equine shows or competitions shall not be deemed commercial use.



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**Section 1 – COMMERCIAL GENERAL LIABILITY (continued)**

COVERAGES		LIMIT OF LIABILITY	DEDUCTIBLE
Coverage A1.	Bodily Injury Liability	\$5,000,000	NIL
Coverage A2.	Personal Injury Liability	\$5,000,000	\$1,000
Coverage B.	Property Damage Liability	\$5,000,000	\$1,000
Coverage C.	Incidental Medical Malpractice Liability	\$5,000,000	\$1,000
Coverage D.	Advertising Liability	\$5,000,000	\$1,000
Coverage E.	Medical Payments Ø Each Person Ø Each Accident	\$5,000 \$25,000	\$1,000
Coverage F.	Tenant's Legal Liability – Any One Premises	\$1,000,000	\$1,000
Coverage G.	Fire Fighting Expenses	\$1,000,000	\$1,000
Coverage H.	Elevator and Hoist Collision	NOT COVERED	
Products – Completed Operations Aggregate Limit		\$5,000,000	\$1,000
Care, Custody and Control of Non-Owned Animals Ø Maximum limit of liability for any one animal Ø Maximum Liability any one loss involving more than one animal		\$50,000 \$250,000	\$1,000
SPF # 6	Standard Non-Owned Automobile	\$5,000,000	\$1,000
SEF#94	Legal Liability for Damage to Hired Automobiles	\$35,000	\$1,000 All Perils
SEF#96	Contractual Liability Endorsement	Included	
SEF#99	Long Term Leased Vehicle Endorsement	Included	

The following are AUTOMATICALLY included as Additional Insureds:

- 1) Owners of private or public land, but only with respect to losses arising out of the activities of the Named Insured, and;
- 2) Volunteers, employees and casual labour of the Named Insured, and;
- 3) Instructors at Club hosted clinics or seminars, and;
- 4) Any person acting in an official capacity with respect to a competition being hosted by the Named Insured, such as but not limited to officials, judges, stewards or course designers with respect to losses arising out of their official duties that are part of the activities involved with or necessary to the competition.
- 5) Equestrian Canada Équestre with respect to the operations of shows or competitions that have received permit or sanction from an Equine Association insured by this policy.
- 6) Any person acting as a volunteer or supplier of goods, materials or services other than alcoholic beverages or animals for a competition or show being hosted by a Member of an Equine Association insured by this policy, with respect to losses arising out of such duties, goods, materials or services that are part of the activities involved with or necessary to the competition or show.

The following are also added as Additional Insureds:

- 1) N/A



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**Section 2 – PROPERTY COVERAGE**

<b>MASTER POLICY NUMBER:</b>	CSP3-8463		
<b>COVERAGES</b>		<b>LIMIT OF LIABILITY</b>	<b>DEDUCTIBLE</b>
Commercial Property of the Named Insured excluding Buildings and permanent structures: <ul style="list-style-type: none"> <li>• Replacement Cost except Actual Cash Value on Stock.</li> <li>• 90% Co-Insurance</li> </ul>		\$10,000	\$500
Comprehensive Dishonesty, Disappearance and Destruction <ul style="list-style-type: none"> <li>• Employee Dishonesty – Form A</li> <li>• Loss Inside Premises</li> <li>• Loss Outside Premises</li> <li>• Money Orders and Counterfeit Paper Currency</li> <li>• Depositors Forgery</li> </ul>		\$10,000 \$2,500 \$2,500 \$2,500 \$2,500	\$500 \$500 \$500 \$500 \$500
Loss Payable to:	Insured		

<b>SECTION 1 &amp; SECTION 2 TOTAL PREMIUM:</b>	<b>\$350.00</b>
<b>Minimum &amp; Retained Premium:</b>	<b>\$350.00</b>

<b>SECTION 1 INSURER:</b>	Certain Underwriters at Lloyd's, London, England under Agreement #CP900/18 and UMR #B0750RNAFB1802225
<b>SECTION 2 INSURER:</b>	Certain Underwriters at Lloyd's, London, England under Agreement #RFC/C36/19 and UMR #B0750RNAFB1902108

**IDENTIFICATION OF INSURER / ACTION AGAINST INSURER**

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to **Agreement and UMR number as indicated above** (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters, whose address for such service is 1155 rue Metcalfe, Suite 2220, Montreal, Quebec H3B 2V6.

**NOTICE**

Any notice to the Underwriters may be validly given to the Coverholder.

**IMMEDIATE NOTICE MUST BE GIVEN IF ANY CHANGES ARE REQUIRED.  
SUBJECT TO THE POLICY TERMS, CONDITIONS AND EXCLUSIONS. E.&O.E.**

**Authorized Representative**