

IMPORTANT QUESTIONS TO ASK ABOUT YOUR

ONTARIO EQUESTRIAN FEDERATION MEMBER LIABILITY INSURANCE

1. Does the Ontario Equestrian Federation (OEF) offer Liability Insurance coverage for its Members?

Yes, liability coverage for ownership and/or non-commercial use of horses is included as part of your annual membership fee.

2. Is the Ontario Equestrian Federation policy shared with any other Associations?

No, the Ontario Equestrian Federation liability policy does not share coverage with any individual or association who is not a member of the OEF. It is a policy designed specifically for our Members.

3. What is the limit of liability with my Ontario Equestrian Federation policy?

The OEF's member liability policy has a \$5,000,000 limit per occurrence for each and every Member.

4. Does this policy provide Legal Defense Cost in the event that a Member is sued for a negligent act resulting in bodily injury or property damage?

Yes. The OEF liability policy is "Primary Liability Coverage", which requires the insurer under standard commercial wordings to be bound with "a duty to defend".

5. If I have Third Party Liability Insurance coverage through my OEF policy and I lease my horse for the year, am I covered?

Yes, the OEF Member liability policy will cover you for horses that you own and/or lease to others, so long as it is not for commercial use. Some examples of our coverage are:

- i. **The horse bites or kicks someone causing bodily injury**
- ii. **The horse kicks a car or trailer or escapes to a neighbour's and causes property damage**
- iii. **The horse gets loose and runs on the road and causes property damage to a vehicle and/or injury to the passengers inside the vehicle**

6. If I invite my friend over who does not have insurance through the OEF and allow them to ride my horse, am I covered?

Yes, the OEF Member Liability policy will respond in this situation.

7. If I ride my horse on my neighbour's property, on public land, or on the road, am I covered?

Yes, the OEF Member liability policy will respond to incidents arising on property of others, including public land and roads.

8. If am travelling outside of Canada with my horse competing, am I covered?

Yes, the OEF Member liability policy's territorial limits are world wide to accommodate those individuals competing in the US or abroad.

9. If my horse is a stallion, am I covered?

Yes, the Ontario Equestrian Federation is aware that there are stallions which also compete. If, however, you have a breeding stallion, you should consult your broker for additional commercial liability insurance requirements.

10. If I trailer a friend's horse from time to time, am I covered? I am reimbursed for gas only and do not charge "shipping fees".

Yes, non-owned horses temporarily in your care, custody & control (non-commercial situation) are covered up to a maximum of \$10,000 per horse with a total aggregate of \$100,000. If you charge shipping fees, or your trailering activities are connected with other commercial operations such as coaching or boarding, then you should obtain commercial liability coverage through your broker.

11. I use my horse to teach lessons once or twice a week. Is this covered?

No, the OEF Member Liability policy is intended to cover liability arising out of the member's personal use of horses. If you have any commercial operations, you should speak with your broker about proper protection with a commercial liability insurance policy. Commercial means you are accepting payment for a service or activity, or you are giving a service for which you would usually accept payment i.e. the service is provided as a normal part of your business. Simple reimbursement of expenses is not considered commercial as per #10 above.

Further questions regarding your OEF member insurance program can be directed to the official insurance provider for the Ontario Equestrian Federation:

***BFL CANADA Risk and Insurance Services Inc.
Toll Free 1-800-668-5901 OEF@bflcanada.ca***

Member Insurance Program

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Risk Management, Seminars, Workshops

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**Equine Facility Insurance
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**Coaches, Associations, Horse Shows,
plus Facilities in Eastern Ontario**

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