

IMPORTANT QUESTIONS TO ASK ABOUT YOUR
MANITOBA HORSE COUNCIL MEMBER LIABILITY INSURANCE

1. Does Manitoba Horse Council (MHC) offer Liability Insurance coverage for its Members?

Yes, liability coverage for ownership of horses is included as part of your annual membership fee.

2. Is the Manitoba Horse Council policy shared with any other Associations?

No, the Manitoba Horse Council liability policy does not share coverage with any individual or association who is not a member of Manitoba Horse Council. It is a policy designed specifically for our Members.

3. What is the limit of liability with my Manitoba Horse Council policy?

MHC's 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 MHC 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 MHC policy and I lease my horse for the year, am I covered?

Yes, The MHC 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 MHC and allow them to ride my horse, am I covered?

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

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

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

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

Yes, Manitoba Horse Council 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.

9. If I trailer a friend's horse from time to time to a show, 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 \$50,000 per horse with a total aggregate of \$250,000. 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.

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

No, the MHC 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.

Further questions regarding your MHC member insurance program can be directed to the official insurance provider for the Manitoba Horse Council:

***BFL CANADA Risk and Insurance Services Inc.
Toll Free 1-888-244-6709 MHC@bflcanada.ca***

For specific inquiries regarding:

Insurance for Equine Facilities, Coaches, Associations, Horse Shows:

Kara Edwards – kedwards@BFLCANADA.ca

Horse Insurance:

Stephanie Kirton – skirton@BFLCANADA.ca

Out-of-Province Travel Medical Insurance:

Please contact Ingle International at 877-874-8076 or www.inglegroups.com/Equine