

Dear Member:

Please see below a revised chart used to compare the NSEF and Equine Canada Insurance Program. We are confident that the NSEF offers a unique insurance plan that provides you, our member, with the peace of mind when it comes to insurance coverage. Please feel free to contact us if you require further clarification.

Nova Scotia Equestrian Federation	Equine Canada
<p>\$5,000,000 Personal Liability</p> <ul style="list-style-type: none"> - Will cover horses you own or lease 365 days per year 24/7 - Anywhere in the world - Deductible \$1,000 <p>Coverage is considered excess when underlying insurance is in force ie. Farm insurance liability, homeowners liability or livestock insurance policy providing liability insurance. This coverage is considered primary coverage if the member has no other liability insurance.</p>	<p>\$5,000,000 Personal Liability</p> <ul style="list-style-type: none"> - Will cover horses you own or lease 365 days per year 24/7 - Anywhere in the world - Deductible \$1,000 <p>Coverage is primary.</p> <ul style="list-style-type: none"> - \$5,000,000 per member - Employees of the individual members are additional insured's
<p>Equestrian Accident Benefits</p> <ul style="list-style-type: none"> - NSEF members automatically receive the following benefits at no additional cost - Benefits available as a direct result of an equestrian related accident are as follows: <ol style="list-style-type: none"> 1) \$100,000 loss of life and dismemberment 2) \$100,000 loss of sight, dismemberment and paralysis 3) \$7,500 medical expense over and above any federal or provincial medical plan 4) \$5,000 dental coverage, covers an injury to whole or sound teeth due to a force or low to the external mouth 5) \$500 fracture indemnity 6) \$3,000 rehabilitation benefit <p>No other insurance plan offers this coverage, not EC and not any other province. Coverage often helps mitigate a legal action against the member.</p>	<p>Medical Payments</p> <ul style="list-style-type: none"> - \$2,500 per incident
<p>Stableman's Liability non-commercial Transportation of other peoples horses. Limits: \$5,000 per horse / \$25,000 per incident</p>	<p>Stableman's Liability non-commercial Transportation of other peoples horses. Limits: \$50,000 per horse / \$250,000 any one incident</p>

Outside Province or Canada Travel Insurance

Plan #1

Provides \$5,000,000 protection.

Exclusion – any professional who makes the majority of their annual income from riding horses ie. Jockeys

Travel insurance for business and pleasure

- No age limit
- A pre-existing condition may be excluded
- Coverage is world wide
- Loss does not have to be horse related

Eligibility

- Must be Canadian citizen
- Must be covered under your government health plan in your province

Plans available

- a) Annual multi-trip plan (16 day, 30 day or 60 day plans available). Any number of trips per year .
- b) Single trip plan. Covers a single trip up to a maximum of 182 days.

Plan #2

Provides up to \$1,000,000 protection.

Travel insurance for business and pleasure

- Up to age 65
- A pre-existing condition may be excluded
- Coverage is world wide
- Loss does not have to be horse related

Eligibility

- Must be Canadian citizen
- Must be covered under your government health plan in your province
- Children are automatically covered at no additional cost
- Spouse is covered until age 65
- Unmarried children under age 21 residing with parents or under age 26 if attending a Canadian post secondary educational institution on a full time basis
- Coverage is available for any number of trips per year for up to 45 days in length
- Provides emergency excess medical expenses up to \$5,000, emergency dental expense up to \$2,500 to sound teeth
- Professional riders are excluded.

Outside Province or Canada Travel Insurance

- \$1,000,000 protection
- Covers the member and their spouse and dependant children
- Age limit 70 years
- Loss does not have to be horse related

Eligibility

- Must be a Canadian citizen
- Must be covered under the government health plan in the province
- Coverage is available for any number of trips per year up to 60 days in length

Additional Accident Coverage for Members
\$24.65 per year
Provides the following benefits over and above

Additional Accident Coverage for Members
- No coverage available

the Equestrian Accident Benefits included in your membership

- \$50,000 death benefit
- \$250,000 total disability
- \$10,000 extra medical expense over and above the provincial health plan
- Plan will respond to any accident that occurs while participating in such activities as recreational riding, training and handling of horses