Liability insurance applies to any bodily injury or property damage caused to a third party

caused to a third party, and due to your negligence during sanctioned equestrian activities.

equestrian activities.

Coverage is up to $10,000,000.

A $500 deductible is applicable in the case of property damage,

excluding damage to vehicles.

A deductible of $750 is applicable in the case of property damage

involving a vehicle.

 Who is covered?

Any individual during the period for which he/she has subscribed to a membership in

resident of Quebec and engaged with his or her own horse or with a horse

belonging to a third party in a sanctioned equestrian activity.

List of sanctioned equestrian activities (non-limitative)

- Participation in horseback riding (saddle or carriage);

- Participation in equestrian games;

- Participation in rallies;

- Participation in parades;

- Participation in training;

- Participation in equestrian competitions (classical riding, western riding, driving, TREC

western, driving, TREC, Extreme Cowboy, Voltige, Endurance,

Horse Ball, Halter presentation);

- Care, maintenance and handling of horses.

BFL CANADA risks and insurance inc. | bflcanada.ca 2

Exclusions

- The horse itself is never covered.

- Any incident caused by a horse that did not occur in the course of a sanctioned

activity as defined in section 3 of this booklet.

point 3 of this brochure. For example: when you lend your horse, whether in the stall or in a package.

- Any activity for the general public where the member volunteers his or her services to individuals and/or groups of individuals on a volunteer basis (e.g. (e.g.: horse-drawn carriage rides or horseback riding at sugar shack activities sugar shack activities, fairs, daycare centers, camps, etc.), municipal activities, etc.).

- Rodeos (bull and wild horse riding, earth moving, etc.).

- Horse races with pari-mutuel betting.

- Horse Surfing.

- Medieval jousts.

- Any commercial activity such as:

o Any activity for which the member receives remuneration, whether remuneration, whether it be in the form of a salary, a tip or

o Any activity for which the member receives remuneration, whether in the form of a salary, a tip or an exchange of services;

o Any half-board activity. A member wishing to offer his or her horse(s) on a half-board basis must have

liability insurance coverage with his or her home insurer or may purchase boarding specific insurance at a specific to boarding at a preferential rate from the broker BFL CANADA;

o Riding lessons given by a member;

o Riding school, equestrian tourism center;

o Any horse care or boarding activity.

Liability Insurance Claim Procedures

Any bodily injury or property damage caused to a third party, and due to your negligence during sanctioned equestrian activities must be reported to Cheval Quebec within 30 days of the event by completing the "Liability Incident Report" form.

"Incident Report for General Liability" form.

To obtain this form, consult the Cheval Québec website

at www.cheval.quebec in the Membership / Benefits / Insurance section

OR contact the Cheval Québec office at 514 252-3053 / 1 866 575-0515

BFL CANADA risks and insurance inc. bflcanada.ca 3

Frequently asked questions

As a member of Cheval Québec :

Q: Is my horse covered by equestrian accident insurance if he gets hurt?

A: NO. The equestrian accident insurance is an individual insurance that covers the member during

the practice of equestrian activities and not the horse. To have an extension of insurance for the horse

you must contact BFL CANADA.

Q: Under what circumstances does the Equestrian Accident Insurance cover me?

A: The member is covered for any equestrian activity except exclusions: pari-mutuel horse racing, rodeo (riding bulls and wild horses) and (see complete list of exclusions in the Liability Insurance brochure, section 4).

Q: If I am injured during an equestrian activity and I have to stop working for a period of time, does the equestrian accident insurance provide any compensation?

A: NO. Equestrian accident insurance is a complementary insurance to the Quebec and insurance plan and any other group insurance plan and does not offer a salary indemnity (see below).

Q: Am I covered if I volunteer to give driving or horseback rides to individuals as part of a fair, festival or other public event?

A: NO. The member is not covered when providing paid or unpaid services to individuals or groups of individuals such as individuals or groups of individuals such as: sugar shacks, fairs, camps, daycare centers, municipal municipal activities, etc.).

Q: What does the Cheval-Québec card cover as a member?

A: Cheval-Québec covers you as a rider when you are interacting with a horse (riding it, taking it out of a trailer, walking beside it, etc).

Q: Am I covered if my horse breaks a fence while loose in a paddock at the stable?

A: NO. Releasing your horse is not considered a sanctioned equestrian activity as defined in Section 3 of the Liability Insurance brochure. This type of incident is covered by home insurance.

Equestrian Service

Toll free: 1 800 668 5901

equestre@bflcanada.ca

Q: Am I covered if my horse runs away from its pen/stall and causes a road accident?

A: NO. The member is not considered to be engaged in a sanctioned equestrian activity as described in

in section 3 of the Liability Insurance brochure. This type of incident is covered by homeowners insurance.

Q: Am I covered if I offer my horse for half board?

A: NO. Any member wishing to offer a horse on a half-board basis must have liability insurance coverage with liability insurance from their home insurer or can purchase boarding specific insurance at a preferential rate from BFL CANADA.

Q: Am I covered if I lend my horse to a friend or family member?

A: NO. A member who lends his/her horse to another individual will not be covered in case of an

incident, as they are not covered as a horse owner, but as a practitioner. The other individual must be a member of Cheval Québec to be covered by the liability coverage as defined.

Q: Am I covered if I ride a horse that I am taking on a half-board basis or that is

on loan to me?

A: YES. You are covered as long as the incident occurs in the course of a sanctioned

equestrian activity as defined in point 3 of the brochure on third party insurance brochure. A member may engage in an equestrian activity as defined, with all horses (but not the injury or death of the horse itself).

Q: Am I covered if I participate in parades at festivals?

A: YES. A member who participates in a parade in the saddle or in the carriage personally and as a participant and as a participant is covered if he/she has an accident or causes damage to others.