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The *Equi Care* Insurance Program for horses.

Equi Care is a highly specialized insurance product available exclusively through CapriCMW Insurance Services Ltd. and underwritten by Northbridge General Insurance Corporation.

For your information, there are a few basic components of *Equi Care*.

- 1) **MORTALITY** - This is the *foundation* portion of the *Equi Care* product, which provides life insurance on your horse. Mortality insurance, as provided by *Equi Care*, is available under two coverage types:
 - a) **FULL Mortality** - means that the life of the horse will be insured against death arising from **ANY accident or ANY sickness** and includes humane destruction by a Veterinarian. **Full Mortality** coverage is available for horses aged between 30 days and 17 years. The premium rate for Full Mortality coverage is calculated and charged as a % of the insured amount and we welcome your inquiry for current rates.
 - b) **Named/Specified Perils** - will also insure the life of the horse, but only for death arising from a “named” or “specified” list of perils that are detailed in the policy wording. Named/Specified Perils covers losses from such causes as Fire, Lightning, Collapse of a building, Transport, Entrapment, Drowning, Impact by a vehicle (escape) and others. **Named/Specified Perils DOES NOT COVER DEATH ARISING FROM SICKNESS.** Horses aged 30 days or older are eligible for Named/Specified Perils coverage (no maximum age). As this is a more restrictive coverage, rates are lower than for Full Mortality.

PLEASE NOTE - FULL Mortality coverage includes all of the Named /Specified Perils.

- 2) **MAJOR MEDICAL** Coverage is an option that many of our clients take advantage of and can be purchased IF THE HORSE IS ALSO INSURED FOR **FULL MORTALITY WITH A MINIMUM LIMIT OF \$5,000.** Major Medical will provide coverage if you incur unexpected Veterinarian expenses for a life or health threatening situation, ***including surgical and non-surgical*** procedures. Major Medical does not cover incidental and routine vet expenses (inoculations etc.) and is subject to a deductible of \$500.00 per incident. This optional coverage provides an annual limit of \$5,000. at an annual cost of \$250.00 per horse or a **limit of \$10,000.00 at an annual cost of \$350.00.**

THE MAJOR MEDICAL EXTENSION CANNOT BE PURCHASED AS STAND ALONE COVERAGE UNDER ANY CIRCUMSTANCES.

- 3) If you are importing a horse from abroad, we can also cover the horse anywhere in the world AND while in transit by aircraft with specific endorsements to your *Equi Care* policy.

In order to place coverage under the **Equi Care** program, there is a simple application for you to complete and a Veterinarian Certificate for the Vet to complete (as applicable). To obtain more information or the forms to have a policy issued, please contact our office or visit our website at www.capricmw.ca