



INTERCITY
INSURANCE
SERVICES INC.

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The Equi Care Insurance Program for horses.

Thank you for your inquiry regarding Equi Care. This highly specialized insurance product is available exclusively through Intercity Insurance Services Inc. and is underwritten by The Citadel Assurance Company of Canada.

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)

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 MINIMUM VALUE OF \$5,000.** Major Medical will provide coverage if you incur emergency 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 \$5,000.00 at a cost of \$200.00 per horse.

****** 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 airplane with specific endorsements to your Equi Care policy.
- 4) Equi Care can also cover your **Tack and Equipment** under an “All Risk”, replacement cost policy. This will protect your tack at home, at the barn, at the show – anywhere in North America, 24 hours a day, seven days a week.
- 5) If you own a **Horse Trailer**, we can provide **physical** damage coverage. PLEASE NOTE - The liability coverage related to the towing of the trailer **MUST** be provided by an auto policy (the towing vehicle) and is **NOT** provided by Equi Care.

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.intercityinsurance.com