



OCTRA SANCTIONED EQUESTRIAN INSURANCE OPTIONS

ONTARIO EQUESTRIAN FEDERATION

INTERCITY INSURANCE SERVICES

CANADIAN RECREATIONAL HORSE & RIDER ASSOCIATION

<http://horse.on.ca/membership/membership-types/individualfamily/>

<https://intercityinsurance.com/purchase-online.php>

<https://crhra.ca/>

COMPANY	DATES	Fee (2017) +HST			Package	Additional
		Adult	Junior (≤ 17 @ Jan 1)	Family (2 adults + 2+ Jrs)		
OEF	Jan 1 – Dec 31	\$61.90	\$51.77	\$221.24	Basic: 1. \$5 M Personal Liability 2. Non-Commercial Stableman’s Liability 3. Accidental Death & Dismemberment	<i>Whoa!</i> Newsletter Programs Member Discounts
					Optional: 1. \$15k Horse Mortality 2. \$2.5k Lifesaving Surgery 3. \$ 50k Additional AD&D 4. \$3.5k Tack/Horse Equipment 5. Out of Province Health Travel Ins.	Mandatory for EC Programs: Sport Licenses; Sanctioned Competitions, Passports Mandatory for memberships in some Clubs & Associations (see website)
InterCity	Jan 1 – Dec 31	\$31.00	NA	\$178.00	Basic: 1. \$5M Personal Liability 2. \$50k Accidental Death & Dismemberment Family included: 3. \$10k Tack 4. \$12k Horse Mortality	No membership required
		Add ons:			Optional: 1. Tack	
		\$65.00			2. Horse Mortality	
		\$20.00			3. Travel Medical Single	
CRHRA	Jan 1 – Dec 31	\$30.00	NA	NA	Basic: \$5M Personal Liability \$30k Accident, Death & Dismemberment \$2,5k Tack & Equipment	Members may subscribe to: <i>The Rider</i> – Ont Horse Industry Paper (\$25+HST) <i>Horse Canada</i> - \$20 + HST
		Add on:			Optional: \$12k Horse Mortality	
		\$25.00				

4.2.3 PROOF OF INSURANCE

Prior to participation, all riders and sponsors must present

- Proof of provincial sports organization membership (i.e. OEF) **OR**
- Proof of current “off farm” equine third party liability insurance minimum of one million dollars (\$1m). A letter of coverage from the entrant’s insurance agent shall be taken as proof of insurance.
Such proof must be presented to Ride Management at the time of entry