



CERTIFICATE OF INSURANCE

Intercity Insurance Services, 15221 Yonge Street, Aurora, Ontario L4G 1L8 Phone (905) 841-8200 Fax (905) 841-0030

NAMED INSURED: Ontario Competitive Trail Ridi
Kelly Corbyn
5473 25th Sdrd
Utopia, ON L0M 1T0

Insurance coverage is in effect from **01/30/07** (mm/dd/yy) until **01/01/08** (mm/dd/yy) for the Named Insured as follows:
COVERAGE PROVIDED ONLY FOR THOSE ITEMS MARKED WITH AN 'X'.

- (X) \$5,000,000 General Liability for club activities & shows including Injury to Participants.
n/a Liability is extended to the ownership or leasing of land and buildings, and the operation or maintenance of equine facilities year round.
- (X) \$1,000,000 Tenants Legal Liability for any rented premises.
- (X) Care, Custody and Control of Non-Owned horses
Maximum value any one horse \$10,000.
Maximum Liability any one loss involving more than one horse \$100,000.
- (X) \$2,000 Club Money & Securities of the Named Insured.
- (X) \$10,000 Commercial Property of the Named Insured excluding buildings and permanent structures.
- (X) The following are covered as Additional Insureds:
1) Owners of private or public land, but only with respect to losses arising out of the activities of the Named Insured, and;
2) Volunteers, employees and casual labour of the Named Insured, and;
3) Instructors at club hosted clinics or seminars, and;
4) Any person acting in an official capacity with respect to a competition being hosted by the Named Insured, such as but not limited to officials, judges, stewards or course designers with respect to losses arising out of their official duties that are part of the activities involved with or necessary to the competition.
5) Equine Canada with respect to the operations of shows or competitions that have received permit or sanction from an Equine Association insured by this policy.
6) Any person acting as a volunteer or supplier of goods, materials or services other than alcoholic beverages or animals for a competition or show being hosted by a Member of an Equine Association insured by this policy, with respect to losses arising out of such duties, goods, materials or services that are part of the activities involved with or necessary to the competition or show.

****ALL CLAIMS FOR LOSS OR DAMAGE TO PROPERTY ARE SUBJECT TO A \$1,000. DEDUCTIBLE****

TOTAL PREMIUM: \$350.00

RESTRICTIONS AND LIMITATIONS:

- 1) Coverage is void if the Named Insured and its active riding members are not current members in good standing with their Provincial Association who is also insured under this policy.
- 2) The coverage is restricted to losses arising solely from the activities of the Named Insured as declared on the application for insurance submitted to Intercity Insurance Services
- 3) The coverage excludes the ownership or leasing of land and buildings, and the operation or maintenance of equine facilities for more than 15 consecutive days unless otherwise stated on this certificate.
- 4) The coverage excludes all "Commercial Use" of an equine such as but not limited to short term rental. The coverage excludes pari-mutuel racing, "Unsanctioned Racing Activity", and instruction by other than an instructor who is experienced in the particular discipline being taught.
- 5) The coverage excludes bodily injury or property damage resulting from the sale of alcohol at fund raising events. The coverage excludes bodily injury to a "Rodeo Participant".
- 6) With respect to Clubs, the boarding of an equine and the instruction by an experienced competent instructor shall not be deemed to be commercial use.
- 7) With respect to Clubs, fund raising activities shall not be deemed to be commercial use of a horse provided the fund raising activity does not involve offering trail rides or pony rides to the public.
- 8) With respect to Clubs the use of an equine, for equine shows or competitions shall not be deemed commercial use.

The above is a coverage summary only. Actual coverage is on the Underwriters standard terms for the class of cover. Certain Underwriters at Lloyd's Under Contract No. CP900 as evidenced by Policy No. CSP7-0012 applies. **IMMEDIATE NOTICE MUST BE GIVEN IF ANY CHANGES ARE REQUIRED. E.& O.E.**

INTERCITY INSURANCE SERVICES INC.

Authorized Agent

THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE.