



Annual General Meeting
March 25, 2012, Langley, BC

Chairperson: Orville Smith

Recorded by: Shawn Stephens

Present:	Liz Saunders	Arlene Ridge	Rose Schroeder
	Frank Seibeck	Barb Schmidt	Lisa Schultz
	Susan Harrison	Jane James	Dorothy Kirby
	Len Kirby	Carolyn Farris	Carol Cody
	Steven Dubas	Michele Hague	Lesley Flint
	Christine Hassell	Gary Patterson	Gord MacKenzie
	Alicia Harper	Sharon Pickthorne	Fran McAvity
	Brenda Driediger	Orville Smith	
	Jenny Lamberton	Lisa Laycock	Kelly Coughlin
	Aynsley Cairns	Debbie Thompson	Wendy Sewell
	Mel Kositsky	Ali Buchanan	Shawn Stephens
	Kelly Hassell	Christine Seibeck	Dave Esworthy
	Trisha Esworthy	Lesley McGill	

1. Meeting Called to order: 1:00 pm

1a) Introductions

Orville Smith made mention that Dave Esworthy will be inducted into the BC Sports Hall of Fame and HCBC would like to congratulate him on his nomination. The ceremony will be take place September 20, 2012.

1b) Announcement of Quorum: 46

1c) Acceptance of Agenda:

Motion #1-AGM-03-25-2012

Moved to accept the agenda as presented

Moved/Seconded by: Christine Hassell/Liz Saunders

Carried

1d) Approval of 2011 AGM Minutes

Motion #2-AGM-03-25-2012

Moved to accept minutes from the March 26, 2011 AGM as circulated

Moved/Seconded: Len Kirby/Lesley Flint

Carried

2. Treasurer's Report

2a) Report on and approval of Audited Financial Statements

Note that because of a change in audit and accounting practices it is not necessary to have the auditor present. This is because they have to be approved by the Executive Committee and then presented at the AGM. Carolyn Farris, Treasurer explained the details of the financial statements as presented.

Motion #3-AGM-03-25-2012

Moved that the audited financial statements be received as presented.

Moved/seconded by: Carolyn Farris/Gord Mackenzie

Barb Schmidt abstained from voting on this motion.

Carried

2b) Appointment of Auditor

Motion #4-AGM-03-25-2012

Moved to appoint Scott Webster as the HCBC Auditor for 2012

Moved/Seconded: Carolyn Farris/Gary Patterson

Carried

3. Capri Insurance Presentation by Jenny Lamberton

2011 saw mostly Accidental Death & Dismemberment claims within BC. There was one death in BC this last year. About \$50–60,000 in claims for 2011. Many of these claims have to do with horse vs. automobile. A suggestion was made for Capri to let ICBC know about this.

For 2012 Capri has added \$1,000 for fracture (reduced to \$500 if member not wearing helmet) to basic AD&D, and \$500 dental coverage. This is the first year offering this extended benefit for the basic coverage. The optional AD&D is an additional \$50,000 principal sum with increases to the fracture & dental limits of \$1500 (\$750 without helmet) and \$5,000 dental.

The liability policy with Capri is through Lloyds. There are other optional coverages available as well. Some changes/options that could become available are changes to Members Named Perils, either increasing the limits or the perils; possibly increasing tack limit on the tack insurance option.

There was a question regarding increasing the basic liability amount or covering officials. This is not something that Capri has considered at this point.

Liability is intended for things you are legally liable for in respect to equine activities that are not commercial in nature. A lawyer has to be involved, but a lawsuit does not necessarily have to take place. There is some grey area, but it is not voluntary.

A question was asked about coaches receiving prorated coverage. This is not something that is offered by Capri as the discounted rate for certified coaches is already so low.

Is a coach covered if they are training someone without a helmet? Capri insurance will still respond without a helmet in all respects at this point.

Discussion on what certifications are covered under the discounted coaching policies with Capri.

4. Year in Review

Year in Review PowerPoint presentation was made by Lisa Laycock.

3. Questions from Members
None

Meeting adjourned at 2:32 pm.

DRAFT