



March 17, 2020

## COVID-19 Bulletin

An open letter to our clients and others who are a part of the equine community.

We are all dealing with the challenges of managing this unprecedented situation. At CapriCMW, we have embraced our shared responsibility to help “flatten the curve” health and Government officials talk about to stem the spread of the virus amongst our family members, our colleagues and the community at large.

Many of you will already have had correspondence from Equestrian Canada and/or your Provincial / Territorial Sport Organization regarding suspensions of their operations and deferral or outright cancellations of events for the near future.

As an insurer and risk manager so heavily engaged in the horse industry, we felt we needed to make a statement in response to a growing number of inquiries from the equine community.

First, this situation could expose you to legal liability if you do not conduct yourself in a responsible manner.

Second, it is important to understand that Government and Health Authorities have the sole authority to close businesses down. Currently, more than one province has declared a state of emergency that will affect many of our clients and I expect other authorities across the country will follow suit in the coming days. It is your responsibility to ensure that you are operating all aspects of your business in accordance with the rules and laws that apply to you. There is no shortage of information available on the web from provincial and municipal Government in this regard.

At this time, it is our strong recommendation that all facilities where the public attend for services (riding lessons, horse shows, training sessions etc. ) suspend activity until authorities make it clear that the risk has passed.

These recommendations are not just about social responsibility; they are your legal responsibility as well.

We will continue to monitor the situation with the intent of providing assistance where we can. If you have any questions, we're always here to help.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Mike King', with a small flourish at the end.

Michael A. (Mike) King, Partner