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An open letter to members of Horse Council of British Columbia

With the 2021 fire season challenging so many residents across the Province, we wanted to clarify the liability insurance coverage in force for members in good standing of HCBC.

- 1) \$5,000,000 Personal Liability insurance is in force for each member and covers any number of owned / leased horses that are “personal use horses”. The policy covers the member for liability that could be imposed on them as owner / lessee regardless of where the horses are located. The coverage is world wide.
- 2) The liability policy recognizes that there may be circumstances when an individual member may have the care custody and control of a NON - OWNED HORSE. ***This automatic extension of coverage is of particular importance at this time as many members are helping out their neighbors and friends by housing horses that have been displaced due to the threat of fire.***

PLEASE NOTE:

- a) For individual members of HCBC, the “care, custody and control” coverage is for the **temporary** housing of up to **4 non owned horses**.
- b) **If you are a Coach/Trainer insured by CapriCMW Insurance, you have “care, custody and control” coverage in place under your separate Commercial General Liability policy.**
- c) This coverage is not applicable to those who are in the business of commercial boarding of horses. Commercial operators should be reviewing coverages carefully with their insurance providers to ensure that they have adequate limits in place.

Please contact me or any of the Ag Dept. team if you have any questions. Above all else, **stay safe**.

A handwritten signature in blue ink, appearing to read 'Mike King'.

Michael A. (Mike) King, CAIB, R.I.B. – Partner  
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**CAPRICMW INSURANCE SERVICES LTD.**

Offices in Aurora, Burnaby, Kamloops, Kelowna, Lake Country, Penticton, Prince George, Vernon & West Kelowna