

YOUR NEW INSURANCE PROGRAM

Lisa Dunn

Partner, Jones Brown Inc.



I would like to take this opportunity to say how pleased I am to partner with CanTRA on their National Insurance Program. We have taken great care to design this program specifically for the operations of CanTRA and their members. We are all aware of the risks when we participate in any sport activity and therapeutic riding is no exception. Even though you take great care in providing a safe environment for your participants, accidents can happen. Even if you are eventually found to be blameless, legal fees can be financially debilitating.



Following is an outline of your new Insurance Program

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. It is intended only to provide basic details of coverage that are fully described in Master Policy No.LL07266 and SC10713 underwritten by Sports-Can Insurance Consultants Ltd. on behalf of Lloyd's of London.

Scope of Coverage:

This program provides coverage for events sanctioned or authorized by CanTRA and related training activities authorized by CanTRA, including:

- Organization and operation of sanctioned therapeutic riding activities.
- CanTRA Instructor Certification.
- Workshops.
- Clinics.
- Camps.
- Riding Instruction.
- Promotion of Sport.
- Publication of Newsletters.
- Equine Facilitated Mental Health.
- Fundraising Activities.

COMMERCIAL GENERAL LIABILITY

Limits of Liability:	\$ 5,000,000	Bodily Injury/Property Damage Liability – per occurrence
	\$ 5,000,000	Products and Completed Operations-annual aggregate
	\$ 250,000	Tenants Legal Liability
	\$ 5,000,000	Personal Injury and Advertising liability
	\$ 5,000,000	Non-Owned Automobile
	\$ 1,000	Medical Payments
	\$ 1,000,000	Directors & Officers
	\$ 2,000,000	Errors & Omissions

Policy Term: June 1, 2008 to June 1, 2009

Reimbursement: \$1,000 Property Damage/Bodily Injury/Legal Fees

Insurer: Certain underwriters at Lloyd's underwritten by Sports-Can Insurance

Special Provisions included but not limited to:

- Host Liquor Liability for annual awards and wind-up banquets
- Products and Completed Operations
- Occurrence Basis Property Damage
- Personal Injury Liability
- Employers Liability
- Non-Owned Automobile
- Tenants Legal Liability
- Incidental Medical Malpractice
- Cross Liability and Severability of Interest
- Advertising Liability
- Additional Insureds Extension to include Sponsors, Government Departments, Municipalities
- Participant Liability
- Voluntary Medical Payments

Exclusions included but not limited to:

- Cyber/Data Exclusion
- Fungi and Fungal Derivatives
- Exemplary, Punitive Damages Exclusion
- U.S. Activities/Residents
- Sexual Abuse
- War Exclusion
- Terrorism Exclusion

SPORT ACCIDENT POLICY

Eligibility: All registered members of the THE CANADIAN THERAPEUTIC RIDING ASSOCIATION.

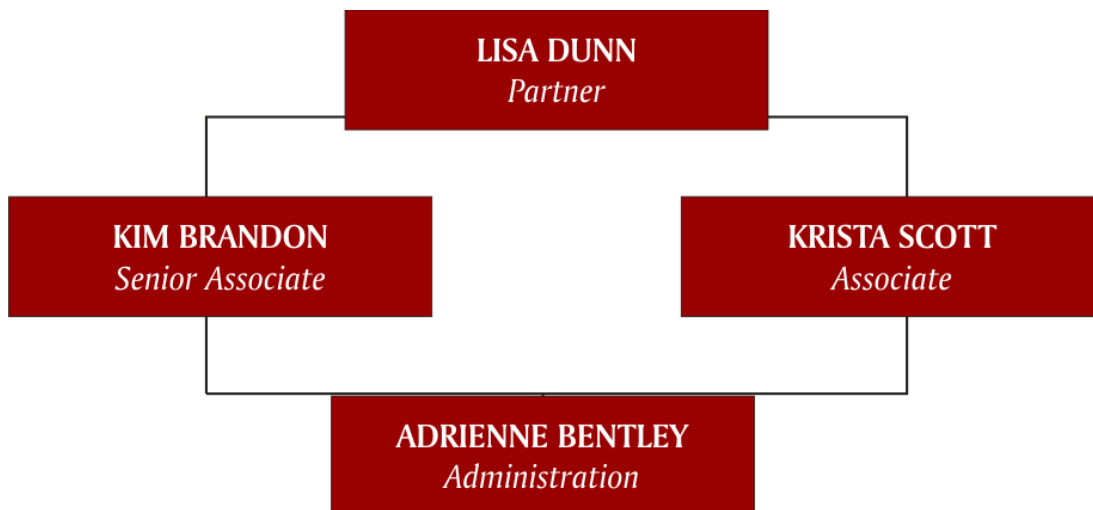
Insurer: Certain underwriters at Lloyd's underwritten by Sports-Can Insurance Consultants



Coverage & Limit of Insurance included but not limited to:

Loss of Life, Dismemberment or Loss of Sight (as per table)	up to \$	15,000.00
Permanent Loss/Disablement	up to \$	30,000.00
Prosthetic Devices	up to \$	3,000.00
Blanket Accident Reimbursement	up to \$	15,000.00
Rehabilitation	up to \$	3,000.00
Tuition	up to \$	2,000.00
Special Treatment Travel	up to \$	1,000.00
Out of Province Medical Accident (inside Canada)	up to \$	10,000.00
Eyeglass, Contact Lens (Resulting from Injury)	up to \$	100.00
Emergency Transportation	up to \$	50.00
Blanket Dental	up to \$	2,000.00
Dentures/Bridgework	up to \$	2,000.00
Fractures	up to \$	500.00
Babysitting	up to \$	500.00
Youth Wage Loss	up to \$	1,000.00
Aggregate Limit Payable for any one Accident	up to \$	2,000,000.00

The Jones Brown Sport & Recreation division has a dedicated team of:



“In riding a horse we borrow freedom” – Helen Thomson