

Canadian Pony Club Incorporated



INSURANCE INFORMATION KIT

Intercity Insurance Services Inc.

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Underwritten by Certain Underwriters at Lloyd's of London



CANADIAN PONY CLUB
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GENERAL STATEMENTS

1. Any individual club, including the Canadian Pony Club Inc. that owns, leases or borrows property must provide separate insurance on those items. This includes such things as office equipment, tents, generators, portable phones, walkie-talkies, etc. that are not covered under the Master Pony Club policy. Check with your local insurance broker for coverage. You may also contact our broker – Intercity Insurance Services – Mike King... for more information
2. The Canadian Pony Club Inc. Master Liability Policy is designed to cover all Sanctioned activities and events organized by the Canadian Pony Club Inc. and all member clubs.
3. Sanctioned activities are all those activities included on page 5 of this document. Sanctioned activities are limited to all those activities sanctioned by the National Board, i.e. PPG, Tetrathlon, Rally, Dressage, Show Jumping, Testing and all educational activities. Further, as Canadian Pony Club must sanction all Branches, any activities normal to a Branch are also included in sanctioned activities.
4. **In order for activities to be considered “sanctioned activities”, they must appear in the minutes of the Branch or Region hosting the activity. Regions must be aware of and approve all activities hosted by their Branches. Open shows should include the name of the Region in the title, along with date and location. Ex. Perfect Region Amazing Pony Club Annual Schooling Show will be held June 4-6 at the Horseshoe Riding Arena.**
5. All participants in Canadian Pony Club sanctioned activities and events must be members in good standing of a CPC member branch and members in good standing of their Equine PTSO, with a fully completed membership form and risk form on file with the Branch and the Region. **Members must belong to the Equine PTSO in the province indicated as their home address on their Canadian Pony Club membership form.**

Exceptions to #5

- 5a. Prospective CPC Active Members may be allowed to attend a regular Branch/Centre SM or Riding lesson. To attend a riding lesson, the guest must have their Equine PTSO Membership. Each guest may attend a maximum of 3 lessons in total.

Prospective CPC Horsemasters Members may be allowed to attend one regular Branch/Centre SM or Riding lesson. To attend a riding lesson, the guest must have their Equine PTSO Membership
- 5b. Branches, Centres and Regions may host open Horse Shows, providing that all competitors have their Equine PTSO Membership. Non-PC Members may participate as long as they have their Equine PTSO membership and have signed a CPC Non-Member Acceptance of Risk



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form. The definition of an Open Horse Show is a show which offers a variety of classes such as hunters, jumpers, dressage, flat, equitation, walk-trot, and/or leadline.

6. Regional Championships in any of the 6 CPC Disciplines must be open only to CPC members.
7. Regional Rally may be held in conjunction with a Horse Trial hosted by the Provincial Horse Trials group provided that all of the non-riding portions are organized by Pony Club. Riders must enter the HT separately and scores will be shared with Rally. Where possible, team horses should be stabled with their teammates to enable more effective SM judging.
8. CPC Branches or Regions may at times have the opportunity to share educational opportunities with other organizations, which have similar interests and educational programs. This is allowed provided that the activity is directly related to the CPC educational program and that all participants are members of either the CPC or the other organization(s). Such sharing with 4H clubs is acceptable. Sharing with other organizations requires prior approval by the CPC National Office but will not require an additional fee. The event must be sanctioned by either the Regional or Branch committees and recorded in the minutes of the appropriate committee.
9. Should any activity organized by a local Branch be a non-sanctioned activity, the Master Canadian Pony Club Liability Policy will not respond. Shows co-hosted with other non-Pony Club groups are not covered by our policy and additional insurance is required.
10. Members of Canadian Pony Club are required to complete and sign the Canadian Pony Club Membership and Risk Form at the inception of their membership and annually thereafter. A copy of this form is available for downloading from our web site.
11. It is the responsibility of each Branch of Canadian Pony Club to appoint one person who is responsible for reading and understanding this document and understanding and controlling the insurance needs of the Branch. Should this appointee retire from this position, it would be his/her responsibility to educate his/her replacement.

RESPONSIBILITY AND NEGLIGENCE

It is the responsibility of all insured parties under this program:

- a) to take care - always!
- b) to undertake all activities in the same manner that any prudent individual would do in the same circumstances;
- c) to use proper "acknowledgement of risk" forms – available on our web site;
- d) enroll all full time and part time employees with Workers Compensation where required;
- e) use only competent and knowledgeable instructors;



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- f) use only safe and properly trained horses and ponies;
- g) to ensure that responsible adults are present at all times during activities
- h) to organize and operate all shows, clinics, tests, quizzes etc. in a manner consistent with industry rules and standards.
- i) to inform Intercity Insurance Services Inc. immediately of any potential claim –incident report and witness report are available on our web site;

EXAMPLES OF ACTIVITIES THAT ARE COVERED:

- Regular meetings, Barbecues, Christmas Parties/Wind ups (swimming/water slides (with a lifeguard), bowling, sleigh ride).
- Educational activities, including lessons, lectures, guest speakers, videos, trips to vets, tack shops, farriers, etc.
- Activities relating to the Badge Program, when done as a Pony Club.
- Testing for Pony Club Levels.
- Riding instruction by qualified personnel only ie. someone who is knowledgeable, experienced and responsible. Someone over the age of 18 must be present.
- Organization and operation of horse shows for Pony Club Members. (See general statement 5b)
- Organization and operations of clinics for Pony Club Members.
- Trail rides for Pony Club Members only. (including parents/instructors for supervision, provided they are members of their PTSO)
- Organization, operation, and participation in the following sanctioned Branch, Regional, Zone, National and International activities for Pony Club Members:
 - Quiz, Rally, Tetrathlon, PPG, Dressage and Show Jumping Competitions
 - Fun Days, practices and clinics
 - Horse Camps, including all equestrian activities plus Arts and Crafts
 - Polocrosse
 - Polo
 - Le TREC
 - Hunting (usually drag hunting)
- Fund raising activities including the following
 - Concessions, including such items as hot dogs, hamburgers, donuts, chips, soft drinks, tea, coffee, hot chocolate, etc.



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- Car washes
 - Casino night
 - Theatre night
 - Bingo night
- Use of borrowed horses for a Pony Club sanctioned event
 - Transportation of horses to Pony Club sanctioned events.
 - Parades on public roadways where Canadian Pony Club is being represented. Each Horse/Pony must be attended to by a handler.
 - Any activity usual to the organization and operation of the Canadian Pony Club Inc. and its member Branches.

EXAMPLES OF ACTIVITIES NOT COVERED:

- All horse shows, ride-a-thons, trail rides and camps organized and operated by the Branch, that are NOT SANCTIONED ACTIVITIES OF CPC.
- **Any horse shows, clinics, etc. that are co-hosted with a non-Pony Club group.**
- **Any type of activity that precludes wearing a helmet when mounted, such as Vaulting.**
- Horse auctions, rodeos, chariot racing, chuck wagon races.
- Organized trail rides for the general public.
- Pony rides to the general public.
- Serving of liquor where a license is required in the name of Canadian Pony Club Inc. and/or its member Branches.
- Hay rides and sleigh rides open to non-Pony Club members.
- Organized use of a pool or lake where there is no qualified lifeguard present.
- Any activity not usual to the organization and/or operation of the Canadian Pony Club Inc. and/or its member Branches.



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APPENDIX

Canadian Pony Club Membership/Risk Form - May be downloaded from the web site.

This form is to be filled out at the beginning of each year or when a new member joins Pony Club. If a member turns 18 after this form is signed, the member must submit a new form within 6 weeks following their birthday.

Canadian Pony Club Acceptance of Risk Form For Non-Members - May be downloaded from the web site.

This form can be used for all open Horse Shows where non-Pony Club members are invited to participate. The form has a space for the organizer to add the name of the Horse Show and the date(s) on which it will take place. A copy of this form is to be forwarded to the National Office using the Envelope Cover Sheet provided. These will be kept on file at the National Office for a minimum of 7 years.

Canadian Pony Club Incident Report - May be downloaded from the web site.

This report must be filled in any time there is an accident or incident. A copy of this form should be retained by the Branch and original copy sent to the National Office. **Where medical attention is rendered or required**, one copy shall be sent to INTERCITY INSURANCE SERVICES INC. IMMEDIATELY. Please notify the National Office if you have sent a copy of the report to Intercity.

Canadian Pony Club Incident, Witness Report - May be downloaded from the web site.

This report must be filled in any time there is an accident or incident where a CPC Incident Report is completed, and witness is available. It is to be attached to and forwarded with the CPC Incident Report Form.

Named Facility Application - May be downloaded from the web site.

This form is to be used only when a facility insists on being a named facility. All facilities used for sanctioned P.C. activities are already covered.

Envelope Cover Page – May be downloaded from the web site.

Use this page to put on the front of the envelope when you send all non-CPC member risk forms from activities allowing non- CPC members to participate to the National Office. Remember, all participants must be members of the PTSO.

These forms are available on the web site instead of in this package so that you can be sure of always having the most current copy of the form.



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WHAT DO YOU DO IN THE EVENT OF A CLAIM OR AN INCIDENT INVOLVING SERIOUS INJURY?

1. **Notify CPC National Office at 1-888-286-7669**

AND

2. **Call Intercity Insurance Services Inc. with details as soon as possible.**

During office hours:

9am – 5pm EST Monday to Friday

Toll Free: 1-888-394-3330

Phone: 1-905-841-8200

Fax: 1-905-841-0030

E-mail mking@intercityinsurance.com

After hours, holidays, and weekends:

1-800 - 670-1877 and ask for claims assistance

AND

3. **Complete CPC Incident Report.**

If Witnesses Available – Have Witness Complete CPC Incident Witness Report and attach to Incident Report.

Copy of forms should be retained by the Branch, original copy sent to the National Office and one copy shall be sent to INTERCITY INSURANCE SERVICES INC. IMMEDIATELY