



EQUESTRIAN CLUB LIABILITY PACKAGE

NAMED INSURED: Tent Pegging Federation

POLICY #. EA00208

Policy Period: From: July 15, 2019

To: March 27, 2020 12:01 a.m. Standard Time at Insured's Address.

OPERATIONS INSURED (if not stated operations are not covered): Equine Related Operations

Coverage	Deductible	Limit of Liability	Premium
COMMERCIAL GENERAL LIABILITY			
Coverage A – Bodily Injury & Property Damage	\$1,000	\$2,000,000	\$157
Coverage B – Personal & Advertising Injury	\$1,000	\$2,000,000	Included
Coverage C – Medical Payments			Included
Any One Person	Nil	\$2,500	
Any One Claim	Nil	\$25,000	
Coverage D – Tenant's Legal Liability	\$1,000	\$2,000,000	Included
Products-Completed Operations Aggregate Limit	\$1,000	\$2,000,000	Included
<u>Schedule of Forms & Endorsements</u>			
1. Stableman's Liability Endorsement			Included
Per Horse Limit	\$1,000	\$10,000	
Per Occurrence & Aggregate Limit	\$1,000	\$100,000	
2. Contingent Employer's Liability Endorsement			Included
Per Occurrence & Aggregate	\$1,000	\$250,000	
3. (1) Non-Owned Automobile Policy	Nil	\$1,000,000	Included
(2a) Legal Liability for Damage to Hired Automobile	\$500	\$50,000	Included
(2b) Contractual Liability		Included	Included
(2c) Excluding Long Term Lease Vehicle		Included	Included
PROPERTY COVERAGE			
Contents	\$1,000	\$10,000	Included
COMPREHENSIVE DISHONESTY, DISAPPEARANCE & DISTRUCTION			
1. Employee Dishonesty	\$500	\$10,000	Included
2. Loss Inside the Premises		\$5,000	Included
3. Loss Outside the Premises		\$5,000	Included
4. Money Orders and Counterfeit Paper Currency		\$5,000	Included
5. Depositor's Forgery		\$10,000	Included
6. Computer Fraud		\$10,000	Included
TOTAL PREMIUM (Minimum & Retained)			\$157.00

These Declarations are in accordance with and subject to the Terms and Conditions of the Policy Wording, copy of which can be made upon written request of the Named Insured.

LLOYD'S UNDERWRITERS CODE OF CONSUMER RIGHTS & RESPONSIBILITIES

Lloyd's Underwriters are committed to safeguarding your rights when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your underwriters and the insurance laws of your province/territory. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to the underwriters with whom insurance is being negotiated. Your policy outlines other important responsibilities. Underwriters and intermediaries acting on your behalf, and governments also have important roles to play in ensuring that your rights are protected.

Right to Be Informed

In dealing with Lloyd's Underwriters, you will be represented by an intermediary, such as a broker acting as your agent, and they may deal with other intermediaries. From the intermediary with whom you deal, you can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how premiums are calculated based on relevant facts.

A policy issued by Lloyd's Underwriters will expire on the day specified in the policy. If you wish to renew the policy, the intermediary with whom you deal will have to approach the Underwriters participating in it, often through another intermediary. If Lloyd's Underwriters are given the information they require to determine renewal terms for the policy at least 45 days prior to its expiry, under normal circumstances, they will advise the intermediary who approaches them of any changes to the policy terms at least 30 days prior to the expiration of the policy. Terms may subsequently change if there is a change in material facts prior to the expiration date.

Intermediaries may receive payments from Lloyd's Underwriters in a variety of ways, which may include the payment of commissions. Lloyd's strongly supports the disclosure and transparency of these commission arrangements. You have the right to ask the intermediary with whom you deal for details of how and by whom the intermediary is being paid.

Lloyd's Underwriters accept business as members of syndicates each of which is managed by a 'managing agent'. Lloyd's has risk management procedures in place in respect of the relationship between Lloyd's managing agents and any related companies that act as intermediaries. This is to ensure that the managing agent makes proper disclosures of any such arrangements. A policyholder may ask the intermediary whom he is dealing to disclose if it is a related company to a Lloyd's managing agent.

Responsibility to Ask Questions and Share Information

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through brochures and websites, as well as through one-on-one meetings with the intermediary with whom you deal. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your underwriters of any change in your circumstances through the intermediary with whom you deal. The Underwriters with whom renewal is being negotiated must be given information required to determine renewal terms of your policy, via the intermediary whom you are dealing with, at least 45 days prior to the expiration of the policy.

Right to Complaint Resolution

Lloyd's Underwriters are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access the Lloyd's complaint resolution process for Canada. The intermediary with whom you deal can provide you with information about how you can ensure that your complaint is heard and promptly handled. Disputes involving claims settlement matters may be handled by the independent General Insurance OmbudService www.gio-scad.org where your complaint may be referred to an independent mediator.

Responsibility to Resolve Disputes

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right to Professional Service

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

Right to Privacy

Because it is important for you to disclose any and all information required by underwriters with whom insurance is being negotiated on your behalf to provide the insurance coverage that best suits you, you have the right to know from the intermediary with whom you deal the purposes for which Lloyd's Underwriters will use your personal information. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws with respect to their business in Canada.

Insure in Canada a Risk

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of Lloyd's Underwriters' insurance business in Canada.

CANADIAN AUTOMOBILE AND ONTARIO COMMERCIAL LIABILITY INSURANCE SPECIFIC REPORTING ENDORSEMENT

(for use in conjunction with LMA3020 Canadian Non-Marine Binding Authority Agreement when Bordereaux, Accounts and Accounting Settlements (Non Scheme Canada) LMA5031 clause applies and this endorsement applies to all Canadian Automobile and Ontario commercial liability insurance business).

Attaching to and forming part of **Agreement Number: B1132HGBA18012**

Notwithstanding anything to the contrary within the provisions of Section 26, the Coverholder shall submit to Lloyd's Canada, via the Lloyd's Canada Portal (*Lineage*) or, with the Underwriters' consent, via other means agreed with Lloyd's Canada, the information specified in a. to c. inclusive below in respect of: -

Automobile Business;

Commercial liability insurance business as defined and regulated by the Ontario Regulator.

- a. All premium declaration details of insurances bound during each month, including Endorsements, falling within the above classes of insurance, until every insurance has expired or has otherwise been cancelled or terminated;
- b. All details of paid claims and associated expenses (whether indemnity or fee and allocated likewise) during each month until all such claims have been paid or otherwise resolved;
- c. All details of outstanding claims and reserve adjustments during each month until all such claims have been paid or otherwise resolved.

Form approved by Lloyd's Market Association