



# Equestrian Australia

## National Insurance Programme

### 2018 - 2019

Equestrian Australia (EA), together with Gow-Gates Insurance Brokers, have arranged a National Insurance Programme to benefit all affiliated clubs who elect to take out EA Club Insurance.

#### EA Affiliated Club Insurance Benefits 2018 - 2019

Personal Accident	Public & Products Liability	Professional Indemnity	Management Liability
<b>Who?</b> Voluntary workers, committee members, judges, officials, administrators	<b>Who?</b> Members of affiliated clubs / associations, voluntary workers, committee members, judges, officials, administrators	<b>Who?</b> Coaches, administrators, voluntary workers, medical officers	<b>Who?</b> Committee members, directors, administrators, employees
<b>When?</b> For an accident or injury sustained when actively engaged in activities for or on behalf of an EA Affiliated Club	<b>When?</b> For your legal liability to compensate third parties for personal injury or property damage, whilst actively engaged in and connected with EA or EA affiliated clubs organised activities	<b>When?</b> For your legal liability to compensate third parties due to a breach of professional duty arising from negligent acts, errors or omissions whilst actively engaged in and connected with EA or an EA affiliated clubs organised activities	<b>When?</b> For your legal liability to pay for any wrongful act whilst actively engaged in or connected with EA or an EA affiliated clubs organised activities, but only for duties on behalf of the Insured
<b>What?</b> <b>Capital Benefits</b> \$100,000 maximum \$25,000 maximum (Under 18)  <b>Non-Medicare Medical Expenses</b> 100% Reimbursement \$3,500 maximum per claim \$100 Excess* *Not applicable if member of a Private Health Fund  <b>Loss of Income Benefits</b> 85% Net Income up to \$500 / week 14 day elimination period 104 week benefit period  <b>Additional</b> \$1,000 Out of Pocket Expenses \$500 Clothing Allowance \$5,000 Overseas Medical	<b>What?</b> Limit of Liability \$20,000,000  Excess \$2,500 each and every occurrence	<b>What?</b> Limit of Liability \$20,000,000  Excess \$2,500 each and every claim  NOTE This is a claims-made policy, so cover is only provided for claims first notified during the period of insurance	<b>What?</b> Limit of Liability \$20,000,000  Excess \$2,000  NOTE This is a claims-made policy, so cover is only provided for claims first notified during the period of insurance

**For further EA Insurance information, visit [www.gowgatesport.com.au/equestrian](http://www.gowgatesport.com.au/equestrian)**

This summary is prepared as a guide only and in no way affects, alters or overrides the Terms, Conditions and Limitations of the Policies that set out the basis of the Insurance. For full details of cover, terms and conditions, refer to the policy documents.





## Frequently Asked Questions (FAQs)

### Are EA affiliated club members covered for Personal Accident ?

No, club members receive Public Liability cover only whilst engaged in activities organised and/or run by an affiliated association or club. Should participants wish to obtain cover under the Personal Accident policy, they are encouraged to become EA members.

### Is Day Membership still available for Non-EA members?

Day Membership is no longer offered by EA, however clubs are required to ensure that all participants are either direct EA members or members of the club. EA understand that a full EA or club membership may not suite all participants therefore clubs/associations are able to offer membership on a short term basis (i.e. Event Membership). Should clubs be offering short term affiliation, member numbers must be declared and any changes advised to EA throughout the year, which may incur an additional premium.

### How can I provide evidence of my Liability Insurance?

Certificates of Currency are often requested by third parties such as a council or other property owner.

You can download your Certificate of Currency directly from the Gow-Gates equestrian website:

<http://www.gowgatessport.com.au/equestrian/>  
and selecting the Certificates of Currency tab.

### Is there cover for Club buildings, contents, and courses?

Whilst there is no protection for club property under the EA National Programme, Gow-Gates is able to assist with arranging additional insurance to cover an EA Clubs assets and property.

Please contact the Equestrian Team;  
[equestrian@gowgates.com.au](mailto:equestrian@gowgates.com.au)

## Key Contacts

### Gow-Gates

[gowgatessport.com.au/equestrian](http://gowgatessport.com.au/equestrian) 1800 640 535

### EA National Office

[equestrian.org.au](http://equestrian.org.au) 02 8762 7777

### State Branches

ENSW	<a href="http://nsw.equestrian.org.au">nsw.equestrian.org.au</a>	02 9620 2660
EVIC	<a href="http://vic.equestrian.org.au">vic.equestrian.org.au</a>	03 9013 0707
ESA	<a href="http://sa.equestrian.org.au">sa.equestrian.org.au</a>	08 8391 0488
EQLD	<a href="http://qld.equestrian.org.au">qld.equestrian.org.au</a>	07 3891 6611
EWA	<a href="http://wa.equestrian.org.au">wa.equestrian.org.au</a>	08 9296 1200
ENT	<a href="http://nt.equestrian.org.au">nt.equestrian.org.au</a>	0417 848 545
ETAS	<a href="http://tas.equestrian.org.au">tas.equestrian.org.au</a>	03 6268 5261

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