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Members' Insurance

Pony Club Association of Victoria Inc.
30 June 2018 - 30 June 2019

Members' Insurance

Pony Club Association of Victoria Inc. (PCAV), together with Gow-Gates Insurance Brokers and Lloyd's Insurers, has arranged an Insurance Programme to benefit all Members.

Public & Products Liability

Who?	Financial Members	Registered Day Members
What?	Your legal liability to compensate third parties for personal injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 third party property damage claims	Your legal liability to compensate third parties for personal injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 third party property damage claims
When?	24/7 cover for non-income earning equestrian activities	Whilst attending and/or participating in PCAV approved events and activities after payment of the appropriate fee.

Financial PCAV Members

If you are a Financial Member you are automatically insured for legal liability in respect of your personal equestrian related activities, provided that you are normally domiciled in Australia or New Zealand.

If the horse is kept on agistment or is loaned to someone else and used for non-business purposes you, as the owner, are still covered. If, as a parent or guardian, you are sued as a result of an action by your child who is a Financial Member, while your child is engaged in equestrian related activities, the policy provides cover for you as the parent or guardian.

If legal liability is proved, the policy will pay damages up to \$20,000,000 for any one claim and the number of claims is unlimited. It also pays all costs incurred with the consent of Underwriters, in defending the claim. The PCAV policy covers incidents in connection with the use/ownership of a horse or pony and includes the liability of one Member to another.

Business activities will require separate insurance.

Registered Day Members of PCAV Affiliated Club

Those who are **Registered Day Members**, and who pay the appropriate insurance fee per day, are covered for Public Liability, whilst attending and/or participating in PCAV approved activities organised and/or run by the PCAV Affiliated Club where you are liable for causing bodily injury or property damage to others, excluding whilst travelling to and from such event.

Exclusions

All insurance policies contain exclusions (circumstances in which you will not be covered); the main ones on this policy are:

1. Claims against you by members of your family or anyone in your employment.
2. Any business or profession.
3. The use of a horse or horsedrawn vehicle for hire or reward.

In The Event Of A Claim

You must give immediate notice to Gow-Gates in writing of anything which may give rise to a claim being made against you and for which there may be liability under this insurance.

You must advise Gow-Gates in writing immediately if you have knowledge of any impending prosecution, inquest or fatal accident inquiry in connection with the above.

You must NOT under any circumstances admit liability.

You must NOT enter into any correspondence with a third party without Gow-Gates' approval.

Personal Accident

Cover is provided for **Financial Riding Members** for accidental injury sustained when actively engaged in personal equestrian related activities, provided that you are normally domiciled in Australia or New Zealand.

Who?	When?
Financial Riding Members 1 year to 80 years of age	24/7 cover for personal injuries sustained whilst engaged in any non-income earning activity involving riding, caring for or handling horses or ponies, including attending and participating in equestrian events.
Other non Financial Riding Members of PCAV but <u>excluding</u> Registered Day Participants and Open Competition Riders 2 years to 80 years of age	Cover for personal injuries whilst engaged in PCAV organised and approved activities, but not while mounted at the said events and excluding while travelling to or from such events.

N.B – NO PERSONAL ACCIDENT COVER is provided for Registered Day Members.

Main Benefits

(Full list of benefits should be referred to in the Master Policy)

What?	Maximum Benefits						
Capital Benefits	<p>\$200,000 maximum</p> <p>\$50,000 maximum (under 18 years)</p>						
Permanent Disablement	\$200,000 maximum						
Funeral Expenses	\$7,500 maximum						
Becoming HIV Positive	<p>\$20,000 maximum</p> <p>Cover for this Event is only provided if the infection was as a direct result of playing or participating in the Sport nominated in the Schedule.</p>						
Non-Medicare Medical Expenses	<p>100% Reimbursement</p> <p>\$5,000 maximum per claim</p> <p>\$50 excess if the Member is not a member of a private health fund.</p> <p>Non-Medicare Medical Expenses shall mean medical expenses incurred by an Insured Person in Australia within 12 calendar months of the Insured Person sustaining an injury caused by an Accident occurring:</p> <ol style="list-style-type: none"> 1. anywhere in the World, and 2. during the Period of Insurance, and 3. whilst the Insured Person is engaged in an Equestrian Related Activity only and as a direct result thereof and certified as necessary by a duly qualified and registered medical practitioner. 						
Physiotherapy Treatment Costs	<p>The percentage of the fee charged by the physiotherapist less rebates from other services:</p> <table> <tr> <td>Visits 1-5</td><td>95%</td></tr> <tr> <td>Visits 6-10</td><td>85%</td></tr> <tr> <td>All other visits</td><td>75%</td></tr> </table> <p>Not exceeding in respect of each claim \$5,000</p> <p>If the Insured Person is not a member of a private health fund, the insurance under this benefit excludes the first \$50.00 of each claim.</p>	Visits 1-5	95%	Visits 6-10	85%	All other visits	75%
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What?	Maximum Benefits																						
Fractured Bones	<p>Up to \$5,000 in total any one Bodily Injury.</p> <p>If, as a result of injury, an insured person suffers any of the insured events listed insurers will pay the sum insured stated below.</p> <table> <tr> <th>INSURED EVENTS – Fracture of:</th><th>BENEFITS</th></tr> <tr> <td>Skull, Pelvis, Vertebrae of the neck or spine</td><td>\$5,000</td></tr> <tr> <td>Hip or Jaw</td><td>\$750</td></tr> <tr> <td>Shoulder, cheekbone or nose</td><td>\$500</td></tr> <tr> <td>Rib (one or more)</td><td>\$500 (Total \$500)</td></tr> <tr> <td>Breastbone</td><td>\$500</td></tr> <tr> <td>Collarbone</td><td>\$500</td></tr> <tr> <td>Arm, elbow, wrist, ankle or knee:</td><td></td></tr> <tr> <td>i) Simple fracture</td><td>\$500</td></tr> <tr> <td>ii) Compound or complicated fractures</td><td>\$1,000</td></tr> <tr> <td>Hand or foot</td><td>\$200</td></tr> </table>	INSURED EVENTS – Fracture of:	BENEFITS	Skull, Pelvis, Vertebrae of the neck or spine	\$5,000	Hip or Jaw	\$750	Shoulder, cheekbone or nose	\$500	Rib (one or more)	\$500 (Total \$500)	Breastbone	\$500	Collarbone	\$500	Arm, elbow, wrist, ankle or knee:		i) Simple fracture	\$500	ii) Compound or complicated fractures	\$1,000	Hand or foot	\$200
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Dental Treatment	<p>Maximum \$1,000 per tooth and \$5,000 in all in the Period of Insurance.</p> <p>Dental Treatment shall mean treatment to teeth performed by a qualified dental practitioner directly resulting from an Accident occurring while the Insured Person is engaged in a Covered Activity.</p>																						
Actual Non Medicare Expenses incurred following Accidental miscarriage or premature child birth up to max 26 weeks of pregnancy	<p>\$2,500 maximum</p> <p>\$50 excess if the Member is not a member of a private health fund.</p> <p>Cover for this Event is only provided if the miscarriage or premature childbirth is as a direct result of the Accident causing Bodily Injury.</p>																						
Overseas Medical Expenses	<p>\$5,000 maximum</p> <p>Covers the cost of emergency medical treatment incurred outside Australia following Bodily Injury to an Insured Person happening outside Australia and certified as necessary by a duly qualified and registered medical practitioner</p>																						
Loss of Income Benefits	<p>85% of earnings up to \$700 per week</p> <p>Payable up to 104 weeks from the date of injury unless otherwise stated with a Nil day excess.</p>																						
Replacement Clothing Costs	<p>\$500 maximum</p> <p>Covers equestrian related clothing damaged as a result of necessary removal of such clothing for the purpose of necessary medical attention following an Accident claimable under the policy.</p>																						

What?	Maximum Benefits
Home & Motor Car Renovation	<p>\$5,000 maximum</p> <p>Home and Motor Car Renovation Costs shall mean the costs of necessary renovation of the Insured Person's normal place of residence or Motor Vehicle following Bodily Injury resulting in a valid claim under one or more of benefits 1 to 10 inclusive of the Permanent Disablement Scale of Benefits for the purposes of normal daily living (i.e. washing, cooking, bathing, dressing and normal daily use of a motor vehicle) including but not limited to the installation of ramps, guide rails, alarm systems and similar household aids.</p>
Rehabilitation	<p>\$1,000 maximum</p> <p>Rehabilitation Costs shall mean the cost of a rehabilitation provider (including but not limited to a gymnasium, Pilates studio or physical trainer) incurred by the Insured Person as a direct result of Bodily Injury and following a referral by a duly qualified and registered medical practitioner.</p>
Out of Pocket Expenses	<p>\$1,000 maximum</p> <p>Out of Pocket Expenses shall mean reasonable out of pocket expenses necessarily incurred by a non-income earning Insured Person solely as a direct result of Bodily Injury but not including expenses arising out of physical damage to property.</p>
Carer Loss of Income Benefit	<p>\$5,000 maximum</p> <p>85% of Net Income Lost per week up to \$500.</p> <p>28 day waiting period.</p> <p>Carer Loss of Income shall mean benefit payable to one income earning carer of an Insured Person as a result of the carer being unable to work due to caring required to an Insured Person as a direct result of an Insured Person sustaining a Bodily Injury.</p>

The entitlements listed below are not available to income earners.

Student Tutorial Costs	<p>\$500 per week maximum for a maximum of 52 weeks</p> <p>Student Tutorial Costs shall mean the costs incurred by a non-income earning Insured Person who is a full time student at an accredited institution of higher learning for Home Tuition (performed by a person not related to the Insured Person or a member of the Insured Person's family) due to the Insured Person being unable to attend classes as a direct result of Bodily Injury and certified as necessary by a duly qualified and registered medical practitioner, excluding the first 7 (seven) days of each disablement.</p>
Domestic Home Help	<p>\$500 per week maximum for a maximum of 52 weeks</p> <p>Domestic Home Help Expenses shall mean the costs incurred by a non-income earning Insured Person for hiring domestic help and/or child minding services (performed by a person not related to the Insured Person or a member of the Insured Person's family) due to the Insured Person being unable to carry out, excluding the first 7 (seven) days of each disablement.</p>

For a full guide to the benefits please refer to the Policy Wording.

In The Event Of A Claim

If the Financial Member is claiming for weekly benefits please supply the following:

- Proof of earnings
- Supporting Medical Certificates

If the Financial Member is claiming for Non-Medicare Medical Expenses the following apply:

- The expenses must be incurred within 12 months from the date of the injury.
- \$50 excess applies to each and every claim.
- No expenses claimable under Medicare are covered by this insurance, including the Medicare gap.
- It is mandatory to submit your expenses through your Private Health Insurance Fund first before submitting to Gow-Gates.

Ensure documentation can be provided to prove the injured Member was recorded as a participant / in attendance on the day of the injury and provide details of the activities for which they were assigned.

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 Wording.

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