



# Coaches' Insurance

The Pony Club Association of South Australia  
30 June 2018 - 30 June 2019

The Pony Club Association of South Australia (PCA SA), together with Gow-Gates Insurance Brokers and Lloyd's Insurers, has arranged an Insurance Programme to benefit all Coaches.

## PCA SA Activities

- Dressage
- Mounted Games
- Rallies
- Displays & exhibitions
- Orienteering
- Cross Country
- Eventing
- Gymkhana
- Club social trail rides
- Sporting Events
- Showjumping
- Polocrosse
- Meetings and AGM's
- Training Days
- Vaulting
- One Day Events
- Campdrafting
- Tetrathlon
- International Competitions
- All other PCA SA Approved Activities

## Public & Products Liability

Who?	All Preliminary Coaches and other non NCAS L1 Coaches, approved by PCA SA	NCAS L1 Coaches accredited and approved by PCA SA
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?	Whilst coaching Members of PCA SA, on behalf of PCA SA, at approved events and activities	Whilst coaching Members of PCA SA, on behalf on PCA SA, at approved events and activities.  Whilst coaching an up to date Financial Member of PCA SA for <u>your coaching activities only</u> , outside of usual PCA SA organised activities.*

### \* PLEASE NOTE:

When coaching outside of PCA SA organised events it is the responsibility of you as a Coach to ensure that the students are current Financial Members of PCA SA and that you keep a record of their accreditation on file. In the event of a claim, the onus will be on you to provide evidence that your client is indeed a current Financial Member. It is important to note that no cover is provided under this policy for coaching individuals who are not current Financial Members of PCA SA. If you require supplementary cover to protect you whilst you are coaching non PCA SA members, or any other equine related activities such as agistment or training, please contact Gow-Gates directly.

## Personal Accident

Coaches aged between 5 and 85 years of age.

Who?	When?
NCAS L1 Accredited Coaches	For personal injuries sustained whilst attending equestrian activities organised and/or sanctioned by Pony Club Australia or underlying States and Territory Pony Club Associations, and including while traveling by horseback directly to or from such activity for the purposes of participating therein and, in addition, while engaged in coaching:  (i) any PCA Member (including Day Member) at a PCA organised and approved event.  (ii) an up to date PCA SA Financial Riding member regardless of whether the coaching takes place at a PCA SA event and regardless of whether or not you are earning income from that activity.
Preliminary Coaches or other coaches.	No Personal Accident cover available.

## Main Benefits

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

What?	Maximum Benefits
Capital Benefits	\$200,000 maximum \$50,000 maximum (under 18 years)
Permanent Disablement	\$200,000 maximum
Funeral Expenses	\$7,500 maximum
Becoming HIV Positive	\$20,000 maximum  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.
Rehabilitation	\$1,000 maximum  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.

What?	Maximum Benefits																						
<p>Non-Medicare Medical Expenses</p>	<p>100% Reimbursement            \$5,000 maximum per claim            \$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"> <li>1. anywhere in the World, and</li> <li>2. during the Period of Insurance, and</li> <li>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.</li> </ol>																						
<p>Fractured Bones</p>	<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 border="1" data-bbox="459 1025 1377 1503"> <thead> <tr> <th data-bbox="459 1025 919 1070">INSURED EVENTS – Fracture of:</th> <th data-bbox="919 1025 1377 1070">BENEFITS</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 1070 919 1115">Skull, Pelvis, Vertebrae of the neck or spine</td> <td data-bbox="919 1070 1377 1115">\$5,000</td> </tr> <tr> <td data-bbox="459 1115 919 1160">Hip or Jaw</td> <td data-bbox="919 1115 1377 1160">\$750</td> </tr> <tr> <td data-bbox="459 1160 919 1205">Shoulder, cheekbone or nose</td> <td data-bbox="919 1160 1377 1205">\$500</td> </tr> <tr> <td data-bbox="459 1205 919 1249">Rib (one or more)</td> <td data-bbox="919 1205 1377 1249">\$500 (Total \$500)</td> </tr> <tr> <td data-bbox="459 1249 919 1294">Breastbone</td> <td data-bbox="919 1249 1377 1294">\$500</td> </tr> <tr> <td data-bbox="459 1294 919 1339">Collarbone</td> <td data-bbox="919 1294 1377 1339">\$500</td> </tr> <tr> <td data-bbox="459 1339 919 1384">Arm, elbow, wrist, ankle or knee:</td> <td data-bbox="919 1339 1377 1384"></td> </tr> <tr> <td data-bbox="459 1384 919 1429">i) Simple fracture</td> <td data-bbox="919 1384 1377 1429">\$500</td> </tr> <tr> <td data-bbox="459 1429 919 1473">ii) Compound or complicated fractures</td> <td data-bbox="919 1429 1377 1473">\$1,000</td> </tr> <tr> <td data-bbox="459 1473 919 1503">Hand or foot</td> <td data-bbox="919 1473 1377 1503">\$200</td> </tr> </tbody> </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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<p>Dental Treatment</p>	<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>																						
<p>Loss of Income Benefits</p>	<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>																						



What?	Maximum Benefits						
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>						
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>						
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>						
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>						
Physiotherapy Treatment Costs	<p>The percentage of the fee charged by the physiotherapist less rebates from other services:</p> <table border="0"> <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%
Visits 1-5	95%						
Visits 6-10	85%						
All other visits	75%						

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 you are claiming for weekly benefits please supply the following:

- Proof of earnings
- Supporting Medical Certificates

If you are 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 Coach was recorded on duty 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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