



Coaches' Insurance

The Pony Club Association of Tasmania Inc
31 December 2017 - 31 December 2018

The Pony Club Association of Tasmania Inc, together with Gow-Gates Insurance Brokers and Lloyd's Insurers, has arranged an Insurance Programme to benefit all Coaches.

Public & Products Liability

Who?	All Preliminary Coaches and other non NCAS L1 Coaches, approved by Pony Club Association of Tasmania Inc	NCAS L1 Coaches accredited and approved by Pony Club Association of Tasmania Inc
What?	Your legal liability to compensate third parties for bodily 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 bodily injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 third party property damage claims
When?	Whilst coaching Members of Pony Club Association of Tasmania Inc, on behalf of Pony Club Tasmania, at approved events and activities	Whilst coaching Members of Pony Club Association of Tasmania Inc, on behalf on Pony Club Tasmania, at approved events and activities. Whilst coaching an up to date Financial Member of Pony Club Tasmania for your coaching activities only, outside of usual Pony Club Tasmania organised activities.*

*Please Note:

When coaching outside of Pony Club Association of Tasmania Inc organised events it is the responsibility of you as a Coach to ensure that the students are current Financial Members of Pony Club Association of Tasmania Inc 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 Pony Club Association Tasmania Inc. If you require supplementary cover to protect you whilst you are coaching non Pony Club Association of Tasmania Inc 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 Association of Tasmania Inc or underlying States and Territory Pony Club Association of Tasmania Inc, 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: <ol style="list-style-type: none">i. any PCA Member (including Day Member) at a PCA organised and approved event.ii. an up to date Pony Club Association of Tasmania Inc Financial Riding member regardless of whether the coaching takes place at a Pony Club Association of Tasmania Inc 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
Death	\$200,000 maximum \$50,000 maximum (under 18 years)
Permanent Disablement	\$200,000 maximum \$50,000 maximum (under 18 years)
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.
Non-Medicare Medical Expenses	100% Reimbursement \$5,000 maximum per claim \$50 excess if the Member is not a member of a private health fund 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: <ol style="list-style-type: none">1. anywhere in the World, and2. during the Period of Insurance, and3. 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.

What?	Maximum Benefits																		
Fractured Bones	<p>If, as a result of injury, an insured person suffers any of the insured events listed insurers will pay the percentage of the sum insured stated below.</p> <table border="1" data-bbox="491 241 1406 622"> <thead> <tr> <th data-bbox="491 241 948 286">INSURED EVENTS – Fracture of:</th> <th data-bbox="948 241 1406 286">BENEFITS As a percentage of the Sum shown</th> </tr> </thead> <tbody> <tr> <td data-bbox="491 286 948 331">Neck, skull, or spine (complete fracture)</td> <td data-bbox="948 286 1406 331">100%</td> </tr> <tr> <td data-bbox="491 331 948 376">Hip, pelvis</td> <td data-bbox="948 331 1406 376">75%</td> </tr> <tr> <td data-bbox="491 376 948 421">Shoulder blade</td> <td data-bbox="948 376 1406 421">50%</td> </tr> <tr> <td data-bbox="491 421 948 465">Collarbone, upper leg</td> <td data-bbox="948 421 1406 465">30%</td> </tr> <tr> <td data-bbox="491 465 948 510">Upper arm, kneecap, forearm, elbow</td> <td data-bbox="948 465 1406 510">25%</td> </tr> <tr> <td data-bbox="491 510 948 555">Lower leg, jaw, wrist, cheek, ankle, hand, foot</td> <td data-bbox="948 510 1406 555">20%</td> </tr> <tr> <td data-bbox="491 555 948 600">Rib</td> <td data-bbox="948 555 1406 600">10%</td> </tr> <tr> <td data-bbox="491 600 948 622">Finger, thumb, toe</td> <td data-bbox="948 600 1406 622">7.5%</td> </tr> </tbody> </table>	INSURED EVENTS – Fracture of:	BENEFITS As a percentage of the Sum shown	Neck, skull, or spine (complete fracture)	100%	Hip, pelvis	75%	Shoulder blade	50%	Collarbone, upper leg	30%	Upper arm, kneecap, forearm, elbow	25%	Lower leg, jaw, wrist, cheek, ankle, hand, foot	20%	Rib	10%	Finger, thumb, toe	7.5%
INSURED EVENTS – Fracture of:	BENEFITS As a percentage of the Sum shown																		
Neck, skull, or spine (complete fracture)	100%																		
Hip, pelvis	75%																		
Shoulder blade	50%																		
Collarbone, upper leg	30%																		
Upper arm, kneecap, forearm, elbow	25%																		
Lower leg, jaw, wrist, cheek, ankle, hand, foot	20%																		
Rib	10%																		
Finger, thumb, toe	7.5%																		
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>																		
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>																		

What?	Maximum Benefits
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 26 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.</p>
Domestic Home Help	<p>\$500 per week maximum for a maximum of 26 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.</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.