

28<sup>th</sup> June 2023

Dear Club Secretary,

**RE: Equestrian Australia Limited Club Insurance Renewal for Financial Year 2023-2024**

Your Club Registration, including the Club Insurance benefits under the Equestrian Australia National Insurance Program, is up for renewal as of 30 June 2023.

As an EA affiliated club you have access to the EA National Insurance Program, which offers Clubs an insurance package of Personal Accident, Public Liability, Professional Indemnity and Management Liability Insurance.

Please note, if a Club is renewing, there will be continuity of cover to provide for Club event days held up to 30 days after expiry date. Clubs should have received a letter from Marsh to confirm this continuity.

Renewals will commence immediately.

**What you need to do:**

1. Contact your State Branch to confirm your Club Affiliation for FY2023/2024.
2. Complete and Return the Club Insurance Application Form below with the payment to Equestrian Australia [insurance@equestrian.org.au](mailto:insurance@equestrian.org.au)
3. If you have a query please email [insurance@equestrian.org.au](mailto:insurance@equestrian.org.au)

Please note that the Certificate of Currency is only valid once your EA Affiliation is current and Club Insurance payment has been received.

Certificate of Currency will be available from Marsh, soon after Equestrian Australia has confirmed that payment has been received. If you require a Certificate of Currency urgently, please email [insurance@equestrian.org.au](mailto:insurance@equestrian.org.au)

Regards,

Equestrian Australia

## EQUESTRIAN AUSTRALIA GROUP INSURANCE

### APPLICATION & PAYMENT RETURN FORM

Organisation/Club Name:			
EA Affiliation No: <i>(required to validate insurance)</i>			
Postal Address:			
Contact Name:		Contact Number:	
Email:			
Website			

***Please note that to obtain the EA Group Insurance your club or organization MUST be a current member of your State Branch. If your affiliation is not up to date then your insurance will be invalid and will not cover you if a claim arose.***

Club Information	2022-2023	2023-2024
	Actual	Estimate
No. of participants at your biggest event		
No. of Financial Members		
No. of Horses		
No. of Volunteers		
% of Members EA Members		
No. of Horse Activity Days		
No. of Office Bearers		
No. of people including spectators at biggest activity		
Total Assets		
Total Liabilities (debts)		
Total Income (grants, membership, sponsorships, etc.)		
Member Waivers Signed (yes/no)		

To calculate your fee please use the matrix below.

**Number of Participants** - includes the total number of riders, club members, EA members and any other event participants including Volunteers and Officials (i.e. everyone excluding spectators).

**Number of Horse Activity Days** - includes days in which there are horses undertaking activities onsite. This includes competition days (including the days in which horse arrive and depart before/after the actual event), training days or any other club activity days.

Participants	Activity Days				
	1-4	5-9	10-15	16-24	25 or more
1-49	\$743.60	\$972.40	\$1,144.00	\$1,315.60	\$2,002.00
50-99	\$1,144.00	\$1,496.00	\$1,760.00	\$2,024.00	\$3,080.00
100-299	\$1,544.40	\$1,720.40	\$2,024.00	\$2,327.60	\$3,542.00
300-699	\$2,002.00	\$2,618.00	\$3,080.00	\$3,542.00	\$5,390.00
700 or more	Please email <a href="mailto:insurance@equestrian.org.au">insurance@equestrian.org.au</a>				

Insurance Premium for 2023/2024
\$

**DECLARATION:**

Claims Made Notification Requirements

*The Professional Indemnity & Management Liability policies are 'Claims Made' policies which means all cover will cease on the expiry date. No claims can be made against the policies, other than in respect to claims or circumstances reported to the insurer prior to the expiry date(s). We strongly recommend that you conduct an inquiry with all relevant employees and directors within your organization to ensure that all known claims and circumstances which could give rise to a claim are identified and advised to Marsh Insurance Brokers or the insurer prior to the expiry date.*

### **Duty of Disclosure**

Before you enter into a contract of general insurance with any Insurer, you have a duty, under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require any disclosure of any matter that diminishes the risk to be undertaken by the Insurer; that is of common knowledge; that your Insurer knows or, in the ordinary course of their business, ought to know. As to which compliance with your duty is waived by the Insurer. Examples of information which are relevant to insurers are (i) past claims experience, (ii) a cancellation of a previous insurance policy or refusal by an insurer to renew a policy previously held by you, (iii) any unusual features of the subject matter of the insurance which might increase the likelihood of a claim under the policy. If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact our office. Non-disclosure – If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

I,  the undersigned, declare the information contained in this document is true and correct to the best of my knowledge in my capacity as the Club  (position) and there are no other incidents, claims, notifications or relevant information that should and there are no other incidents, be notified to either Equestrian Australia, Marsh Australia Insurance Brokers or the appointed insurance companies who underwrite the EA National Insurance Program.

Signed  Date

Please sign and email this form to: [insurance@equestrian.org.au](mailto:insurance@equestrian.org.au)

A tax invoice will be issued to your Club with a link to pay online securely. Direct deposit details will be included on the invoice.