



GOW-GATES  
INSURANCE BROKERS

# Equestrian Australia – National Insurance Program

2026 - 2027

Equestrian Australia (EA), together with Gow-Gates Insurance Brokers, have arranged a National Insurance Programme to benefit officials (who elect to take Officials Top-up Cover in the National Insurance Programme).



## EA Officials Top-up Insurance Benefits 2026-2027

Personal Accident	Public & Products Liability	Professional Indemnity
<b>Who?</b> EA officials who elect to take out top-up cover in the National Insurance Program	<b>Who?</b> EA Officials who elect to take out top-up cover in the National Insurance Program	<b>Who?</b> EA Officials who elect to take out top-up cover in the National Insurance Program
<b>When?</b> 24/7 for an accident or injury sustained whilst engaged in officiating outside of your duties for EA State Branches and Affiliated Clubs.	<b>When?</b> 24 / 7 for your legal liability to compensate third parties for personal injury or property damage whilst engaged in officiating outside of your duties for EA State Branches and Affiliated Clubs	<b>When?</b> 24 / 7 for your legal liability to compensate third parties, due to a breach of your professional duty arising from negligent acts, errors or omissions whilst engaged in officiating outside of your duties for EA State Branches and Affiliated Clubs.
<b>What?</b> <b>Capital Benefits</b> \$200,000 maximum, limited as follows: <ul style="list-style-type: none"> <li>\$100,000 (ages 70 - 79)</li> <li>\$25,000 (aged under 19)</li> <li>\$25,000 (aged 80 and over)</li> </ul> Maximum Age Limit: 90 years  <b>Non-Medicare Medical Expenses</b> 100% Reimbursement \$3,500 maximum per claim \$100 Excess  <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 \$200p.w. Student Tutorial Costs \$200p.w. Domestic Help Benefit	<b>What?</b> <b>Limit of Liability</b> \$20,000,000  <b>Excess</b> \$2,500 each and every occurrence for Property Damage claims	<b>What?</b> <b>Limit of Liability</b> \$20,000,000  <b>Excess</b> \$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

**For further EA Insurance information, visit [www.gowgates.com.au/sport-programs/equestrian-australia](http://www.gowgates.com.au/sport-programs/equestrian-australia)**

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.

## WHEN IS THE EA OFFICIAL'S INSURANCE TOP UP REQUIRED?

The question is best answered by looking at the two key criteria:

- What is considered officiating on behalf of an “EA Insured Club”
- What is considered a “Non-Income Earning Equestrian Activity” for the purposes of the insurance policy?

By understanding these two criteria, it is easier to understand when and where the Officials Top Up is required.

### EA Club Insurance

If an official is officiating at an EA Affiliated Club that holds the EA Club Insurance, the EA Club Insurance extends automatically to provide coverage to Officials. These officials do not necessarily need to be EA Members; they simply need to be appointed in line with EA's requirements.

There is no requirement regarding income/non-income earning activity where cover is provided by the EA Club Insurance.

The EA Club Insurance applies to all activities run by the relevant clubs for their competitions as well as any other organised club events (such as training days) which are run by the club.

### Non-Income Earning Equestrian Activities

Where an Official is not able to rely on the cover provided automatically from the EA Club Insurance (i.e. if the Club does not hold cover through EA – such as Ag Shows), there can be additional coverage available from their insurance as an EA Member.

The policies provided to EA Members (via State Branch Membership) provide cover whilst the member is engaged in “Non-Income Earning Equestrian Activities”.

With regards to Officials, it has been agreed between Gow-Gates, EA and Underwriters that reimbursement of incurred expenses is NOT income however if additional payments are made, this is considered income. As such, if an official is actually reimbursed for expenses such as Travel, accommodation, meals etc as an official, this is not considered an income earning. However, if a per-diem or honorarium is paid on top of the reimbursement of actual expenses, this would be considered income earning.

(Remember, if this is an EA Club Activity, then the fact that it may be income earning is not relevant as the Club Insurance does not require the officiating to be Non-Income Earning).

### Summary

Considering the above, the Officials Top Up is required where someone is engaged in Income Earning Officiating and the EA Club insurance does not apply:

	Club holds EA Club Insurance	Club <u>DOES NOT</u> hold EA Club Insurance
EA Member: Non-Income Earning / Reimbursement of Expenses Only	Cover provided through EA Club and Membership	Cover provided through EA Membership
Income Earning Activity (i.e. payment above reimbursement)	Cover provided by EA Club Insurance	EA Officials Top Up Required

The above information is a general summary of the EA Insurance Plan only and should be read in conjunction with the actual policy documents available from Gow-Gates Insurance Brokers

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