

# Equestrian Australia National Insurance Program – Coaches



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As the Risk and Insurance Advisor for Equestrian Australia (EA), Marsh has developed a National Insurance Program to help protect members, coaches, clubs and officials across the EA community. Affiliated coaches who elect to participate in the National Insurance Program will be covered for Personal Accident, Public & Products Liability and Professional Indemnity whilst coaching.

## EA Registered Coach Insurance Benefits 2025-2026

	Personal Accident	Public & Products Liability	Professional Indemnity
Who?	EA registered coaches who elect to participate in the National Insurance Program.	EA registered coaches who elect to participate in the National Insurance Program.	EA registered coaches who elect to participate in the National Insurance Program.
When?	For an accident or injury sustained whilst coaching within your accredited qualifications.	For a coach's legal liability to compensate third parties for personal injury or property damage whilst coaching or being coached within their accredited qualifications.	For a coach's legal liability to compensate third parties, due to a breach of their professional duty arising from negligent acts, errors or omissions whilst coaching or being coached within their accredited qualifications.
What?	<p><b>Death and Capital Benefits</b></p> <ul style="list-style-type: none"> <li>\$200,000 maximum                             <ul style="list-style-type: none"> <li>\$100,000 maximum (aged 70 – 79)</li> <li>\$25,000 maximum (aged under 19)</li> <li>\$25,000 maximum (aged 80 and over)</li> </ul> </li> </ul> <p>Note: maximum age limit is 90 years</p> <p><b>Loss of Income Benefits</b></p> <ul style="list-style-type: none"> <li>85% Net Income up to \$500 per week</li> <li>14 Day Deferral Period</li> <li>104 Week Benefit Period</li> </ul> <p><b>Non-Medicare Medical Expenses</b></p> <ul style="list-style-type: none"> <li>\$3,500 maximum per claim</li> <li>100% Reimbursement</li> <li>\$100 Excess</li> </ul> <p><b>Additional</b></p> <p>\$1,000 Out of Pocket Expenses Benefit</p>	<p><b>Limit of Liability</b></p> <p>\$20,000,000</p> <p><b>Excess</b></p> <p>\$2,500 each and every claim for Property Damage.</p>	<p><b>Limit of Liability</b></p> <p>\$20,000,000</p> <p><b>Excess</b></p> <p>\$2,500 each and every claim</p> <p><b>NOTE</b></p> <p>This is a claims-made policy, meaning the policy provides coverage when a claim is made against it, regardless of when the claim event occurred. This also means the policy only covers claims made while the policy is active.</p>

## Can I coach non-EA members if am insured under this policy?

Yes, accredited EA coaches who have elected to participate in the EA National Insurance Program are covered to coach anyone as long as they are coaching within their accredited qualifications.

## Am I covered for equestrian business activities that I perform in addition to my coaching?

Further insurance may be required for coaches that perform equestrian business activities which sit outside the remit of coaching. These may include activities such as providing agistment services, horse training, operating a riding establishment and more.

Please contact the Marsh Equine Team to discuss additional insurances for your business.

## Are property owners covered under my insurance policy if I am coaching at their arena?

The Public Liability policy does provide limited liability cover to property owners, in circumstances where their involvement is required for legal action brought against you, due to coaching activities conducted on their property.

A property owner is NOT covered under your public liability policy for claims where they are found liable for injuries or damage to a third party or their property.

## Am I covered if I get on a student's horse during a lesson?

Yes, coaches with a policy obtained through the National Insurance Program are covered when it is required for you to ride in connection with a student lesson.

However, in cases where your business extends to taking on clients horses for continued education and/or agistment, additional insurance will need to be purchased.

## Does my EA Coaching Insurance cover me for agisting client's horses?

No, the program provides cover 'whilst engaged in coaching' and does not extend to additional business activities such as agistment, horse education, etc. Marsh is able to arrange a policy tailored to these individual needs, please contact the team for further information.

## Contact



### Marsh - Equine & Sports Team

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LCPA 24/337. 25-742000-AU



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