

2023-2024

# Equestrian Australia National Insurance Program – Members



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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.

## EA State Branch Members Insurance Benefits 2023-2024

	Personal Accident	Public & Products Liability
<b>Who?</b>	EA State Branch Members	EA State Branch Members
<b>When?</b>	For an accident or injury sustained whilst engaged in non-income earning Equestrian Activities.	For your legal liability to compensate third parties for personal injury or property damage whilst engaged in non-income earning Equestrian Activities.
<b>What?</b>	<p><b>Death and Capital Benefits</b></p> <ul style="list-style-type: none"> <li>• \$25,000 maximum (aged under 19)</li> <li>• \$200,000 maximum                             <ul style="list-style-type: none"> <li>– \$100,000 maximum (aged 70 – 79)</li> <li>– \$25,000 maximum (80 and over)</li> </ul> </li> </ul> <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</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 (subject to maximum claim amount above)</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>

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.

## Frequently Asked Questions (FAQs)

### Am I covered if my horse kicks a third party vehicle?

Yes, if the damage was caused during non-income earning Equestrian Activities, your policy will likely cover the cost to repair associated damages to the vehicle.

Public Liability can help provide financial protection should your equestrian activities seriously injure a third party or cause damage to third party property. It is important to note that the excess on a claim under this policy is \$2,500. The excess is set at \$2,500 to protect the program from a high number of claims in order to keep premiums affordable for members.

### Are property owners covered under my policy where I am agisting my horses?

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

### What happens if I am kicked and break my leg while feeding my horse?

The Personal Accident Policy provides injury protection for any of your non-income earning Equestrian Activities. This may include riding at home, competing, feeding or grooming your horse – as long as you are not being paid to do so.

Please visit our website or contact our office for more information.

### How do I get this cover?

The benefits listed above are for all EA State Branch Members. If you are not a current EA member, you can register online through your State Branch. Please contact your State Branch directly for any questions on this process.

## Contact



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