

Do you require Officials Top-Up Insurance?

If you earn an income for officiating or officiate at non EA affiliated events, then yes, you should consider this.

This benefit to your Equestrian Australia official affiliation, allows you to take out additional insurance which will cover you for:

- * Personal Accident;
- * Public & Products Liability; and
- * Professional Indemnity

whilst undertaking duties as an equestrian official under your EA accreditation whilst you are earning an income or at non-affiliated events. Simply put, earning an income means you receive a payment for your services as an Official (Judge or Course Designer).

This is in addition to the cover which you hold through your EA Membership, and covers you 24/7 for any **Non-Income earning** (receiving NO payment) for your equestrian activities. Officials are currently covered for * Personal Accident; * Public & Products Liability; and * Professional Indemnity to officiate at club events **provided the club has EA insurance**.

This Top-up policy will cover you up to the level of your accreditation with Equestrian Australia. To be eligible for this insurance you will need to be a current EA member and hold a current EA official accreditation. If you require further insurance to cover you above your EA accreditation Gow-Gates can provide you with a top-up option.

The policy will cover officials from 1 July 2018 – 30 June 2019 - The fee for 12 months insurance is \$170.00 and payment can be made via EA Online, from where you will get a receipt from Nominate for your payment on completion of your transaction.

If you opt to take out “top-up” insurance, it is prudent to get a “Certificate of Currency” for this coverage should you be asked at a non EA Event.

Regards

Di Saunders
Pathway Manager - Officials
Equestrian Australia

OFFICIALS TOP UP INSURANCE 2018-19

APPLICATION & PAYMENT RETURN FORM

Name:	
EA No:	
Postal Address:	
Contact Number:	
Email:	

Insurance Premium for 1 July 2018– 30 June 2019
\$170.00

Please sign and return with payment to complete your insurance application.
Upon payment this form will become a **TAX INVOICE** for GST purposes

Please email this form including your credit card details to: amy.mcgregor@equestrian.org.au

Or send a cheque/ money order payable to **Equestrian Australia: PO Box 673**
Sydney Markets, NSW 2129

CREDIT CARD PAYMENT DETAILS

Visa Mastercard

Credit Card Number _____ Expiry Date _____ / _____ CVV _____

Card Holder's Name _____ Signature _____

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 organisation to ensure that all known claims and circumstances which could give rise to a claim are identified and advised to Gow-Gates 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.

Declaration:

I, _____, the undersigned, declare that there are no incidents, claims, notifications or relevant information that should be notified to either Equestrian Australia, Gow-Gates Insurance Brokers or the appointed insurance companies who underwrite the EA National Insurance Program.

Signed _____ Date (ddmmyyy): _____