

## **Equestrian Australia Vaulting Report : Club Insurance 2018**

In 2007 the Equestrian Australia matrix for calculating Club Insurance Policy fee was generated in consultation with AON Insurance. The matrix was very detailed and took into consideration the principles of how Vaulting Clubs function in relation to numbers of horses, participants, training activities and competitions. The matrix encouraged clubs to grow and promote their own development by providing the Club with opportunities to obtain discounts with the facilitation of utilizing/producing EA Coaches and good governance practices occurring within the Clubs Administration. Essentially the Matrix generated an Insurance Policy Fee that was affordable for Vaulting Clubs to obtain adequate insurance cover within the constraints of the small membership base a Vaulting Club operates. As background, I have included the original proposal which provides some detail on how Vaulting Clubs function and participate in the Sport.

Over the years with a transition to GowGates Insurance and changes in terminologies with the organization of Equestrian Australia the current matrix for determining Club insurance is proving very expensive to the point that some clubs are finding it a very real challenge to attract members to join their small club and participate in the sport. The fees they must charge their members to cover the cost of the Clubs insurance are deterring new members from joining. Clubs are tending not to conduct any competitions themselves due to the invitation for other clubs to participate increases the numbers of participants and horses therefore increasing their policy premiums substantially.

As a large organization, Equestrian Australia should be in a position to negotiate an arrangement with an Insurance provider for premiums that are affordable.

It has been my discovery that some Vaulting Clubs have been able to independently obtain a policy pricing direct from AON Insurance and have moved away that offered by GowGates through EA.

My discussions with Will McArther (GowGates) has lead me to believe that Equestrian Australia is responsible for the setting of the premium matrix on the basis of recovering the total premium costs for the organization. The matrix is not developed by GowGates.

Currently the a practical solution for a club to minimize its insurance costs but obtain adequate cover is to not include their training activities within the Clubs Insurance policy. The Club Coach (if a qualified EA Coach) obtains cover and the training activities, which can be 2-3 activities per week so are provided under the coaches cover . The Club then obtains cover for its administrative activities and competition activities thus minimizing the number of activity days using the EA matrix. The only barrier for adopting this program of insurance cover is that currently the EA Coaching accreditation is very onerous and vaulting individuals are finding it a dissatisfying experience to complete or even commence their coaching

accreditation. This option doesn't cater for a club which doesn't have an EA accredited coach.

There needs to be consideration by Equestrian Australia, if they wish for the sport of Vaulting to continue, on developing a methodology to provide Vaulting Clubs with affordable "value for money" insurance cover.

My suggestion is that EAV Committee engage in dialogue with EA CEO to obtain a workable solution to adjustments within the Insurance Fee Matrix which will provide adequate affordable insurance cover. This would also be an opportunity to review the Coach accreditation processes to further encourage sport development and thus sport growth.

Regards Tony Richardson.

Chairperson ESA Vaulting Committee.