

2021-2022

# Equestrian Australia National Insurance Programme – Clubs



Effective July 1 2021, Marsh Australia will be responsible for Equestrian Australia's (EA) National Insurance Programme. Affiliated clubs who elect to participate in the National Insurance Programme will be covered for Personal Accident, Public & Products Liability, Professional Indemnity and Management Liability.

## EA Registered Club Insurance Benefits 2021-2022

	Personal Accident	Public & Products Liability	Professional Indemnity	Management Liability
Who?	Voluntary workers, committee members, judges, officials, administrators	Members of affiliated clubs / associations, voluntary workers, committee members, judges, officials, administrators	Coaches, administrators, voluntary workers, medical officers	Committee members, directors, administrators, employees
When?	For an accident or injury sustained whilst engaged in organised Equestrian Activities for and on behalf of the Insured clubs.	For your legal liability to compensate third parties for personal injury or property damage whilst engaged in organised Equestrian Activities for and on behalf of the Insured clubs.	For your legal liability to compensate third parties due to a breach of professional duty arising from negligent acts, errors or omissions whilst engaged in organised Equestrian Activities for and on behalf of the Insured clubs.	For your legal liability to pay for any wrongful act whilst actively engaged in or connected with an EA affiliated club's organised activities, but only for duties on behalf of the Insured club.
What?	<b>Death and Capital Benefits</b> \$100,000 maximum \$25,000 maximum (aged under 19) <b>Loss of Income Benefits</b> 85% Net Income up to \$500 per week 14 Day Deferral Period 104 Week Benefit Period <b>Non-Medicare Medical Expenses</b> \$3,500 maximum per claim 100% Reimbursement (subject to the maximum claim amount above) \$100 Excess <b>Additional</b> \$1,000 Out of Pocket Expenses	<b>Limit of Liability</b> \$20,000,000 <b>Excess</b> \$2,500 each and every claim for Property Damage	<b>Limit of Liability</b> \$20,000,000 <b>Excess</b> \$2,500 each and every claim <b>NOTE:</b> 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.	<b>Limit of Liability</b> \$20,000,000 <b>Insuring Clauses</b> Directors and Officers Liability, Company Reimbursement, Company Liability Employment Practices Liability, Crime, Tax Audit, Legal Consultation, Further policy terms, conditions and endorsements are contained within the Policy Wording. Excess - \$2,500, Employment Practices Liability Excess - \$50,000, Crime Excess - \$15,000, Tax Audit Excess - \$5,000, Pollution Excess - \$10,000, Statutory Liability Excess - \$25,000, WH&S Excess - \$50,000 <b>NOTE:</b> 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.

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)

### Are EA affiliated club members covered for Personal Accident?

No, club members receive Public Liability cover only while engaged in activities organised and/or run by an affiliated association or club who elects to participate in the National Insurance Programme. Should participants wish to obtain cover under the Personal Accident policy, they are encouraged to become EA State Branch members.

### Are short-term members covered under the Programme?

Marsh understands that some clubs may offer short-term membership. Short-term members can be covered but, should clubs be offering short term memberships, member numbers must be declared and any changes advised to EA throughout the year. This may incur an additional premium.

### How can I provide evidence of my Liability Insurance?

Certificates of Currency are provided by Marsh upon renewal to affiliated clubs who elect to participate in the National Insurance Programme. Certificates of Currency are often requested by third parties such as a council or property owner as proof of insurance. Please contact the team at [sport@marsh.com](mailto:sport@marsh.com) if you need an Interested Party noted on your Certificate of Currency.

### Is there cover for Club buildings, contents, and courses?

Whilst there is no protection for club property under the EA National Programme, Marsh is able to assist with arranging additional insurance to cover an EA Club's assets and property. Please contact the Equine Team; [sport@marsh.com](mailto:sport@marsh.com)

## Contact



### Marsh – Equine and Sport Team

Collins Square, 727 Collins St,  
Melbourne, VIC, 3000

1300 130 373

[sport@marsh.com](mailto:sport@marsh.com)

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