

2024-2025

# Equestrian Australia National Insurance Program – Clubs



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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 clubs who elect to participate in the National Insurance Program will be covered for Personal Accident, Public & Products Liability, Professional Indemnity and Management Liability.

## EA Registered Club Insurance Benefits 2024-2025

	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, judges and officials.	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?	<p><b>Death and Capital Benefits</b></p> <ul style="list-style-type: none"> <li>\$200,000 maximum</li> <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> <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 (subject to the maximum claim amount above)</li> <li>\$100 Excess</li> </ul> <p><b>Additional</b></p> <p>\$1,000 Out of Pocket Expenses</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>	<p><b>Limit of Liability</b></p> <p>Please contact your State/Territory Representative for further information.</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>

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 Program. Should participants wish to obtain cover under the Personal Accident policy, they are encouraged to become EA State Branch members.

### 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. Program 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 Program, 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

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