



Equestrian Australia National Insurance Programme 2020 - 2021

Equestrian Australia (EA), together with Gow-Gates Insurance Brokers, have arranged a National Insurance Programme to benefit all affiliated coaches (who elect to participate in the National Insurance Programme), while coaching anyone, anywhere.

EA Registered Coach Insurance Benefits 2020 - 2021

Personal Accident	Public & Products Liability	Professional Indemnity
<p>Who? EA registered coaches who elect to participate in the National Insurance Programme</p>	<p>Who? EA registered coaches who elect to participate in the National Insurance Programme</p>	<p>Who? EA registered coaches who elect to participate in the National Insurance Programme</p>
<p>When? 24 / 7 for an accident or injury sustained whilst engaged in coaching activities in line with your EA Coach Accreditation</p>	<p>When? 24 / 7 for your legal liability to compensate thirdparties for personal injury or property damagewhilst engaged in coaching activities in line with your EA Coach Accreditation.</p>	<p>When? 24 / 7 for your legal liability to compensate third parties, due to a breach of Your professional duty arising from negligent acts, errors or omissions whilst engaged in coaching activities in line with your EA coach Accreditation.</p>
<p>What? Capital Benefits \$100,000 maximum \$25,000 maximum (18 years and Under)</p> <p>Non-Medicare Medical Expenses 100% Reimbursement \$3,500 maximum per claim \$100 Excess</p> <p>Loss of Income Benefits 85% Net Income up to \$500 / week 14 day elimination period 104 week benefit period</p> <p>Additional \$1,000 Out of Pocket Expenses \$500 Clothing Allowance \$5,000 Fractured Bones Benefit \$200p.w. Student Tutorial Costs \$200p.w. Domestic Help Benefit</p>	<p>What? Limit of Liability \$20,000,000</p> <p>Excess \$2,500 each and every occurrence for Property Damage claims</p>	<p>What? Limit of Liability \$20,000,000</p> <p>Excess \$2,500 each and every claim</p> <p>NOTE This is a claims-made policy, so cover is only provided for claims first notified during the period of insurance</p>

**For further EA Insurance information, visit
www.gowgatessport.com.au/equestrian**

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 whilst coaching Non-EA members?

Yes, as an accredited EA coach with insurance purchased through the EA National Insurance Programme, you are covered whilst coaching anyone, anytime, anywhere. Should you undertake any equestrian business activities outside coaching, such as providing agistment services, horse training, operating a riding establishment and soon, please contact the Equestrian Team to discuss additional insurances - equestrian@gowgates.com.au

Is there cover for the property owner if I am coaching on their arena?

The Public Liability policy does provide vicarious liability to property owners where they are brought into a legal action against you, as a result of your coaching activities conducted on their property (but not for claims where the property owner is found liable for the injuries or damage).

Does the policy cover me if I get on a students horse during a lesson?

Yes, all covers are in effect at all times whilst coaching, including where it is required you ride in connection with a student lesson. However, in cases where your business extends to taking on clients horses for continued education and/or agistment, additional equine liability protection will need to be purchased.

Does my EA Coaching Insurance cover me for agisting clients horses?

No, the programme provides cover 'whilst engaged in coaching' and does not extend to additional business activities such as agistment, horse education, etc. Gow-Gates are able to arrange a policy tailored to these individual needs, please contact the office for further information.

Gow-Gates Insurance Brokers Pty Ltd
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Can I increase the Personal Accident Policies Loss of Income - Weekly Benefit amount?

Yes we strongly encourage coaches to ensure they have adequate individual needs, including 'Insurance' on the Weekly Benefit, as well as Private Health Insurance. Please visit our website or contact our office for more information.

Key Contacts

Gow-Gates

gowgatesport.com.au/equestrian 1800 640 535

EA National Office

equestrian.org.au 02 8762 7777

State Branches

ENSW nsw.equestrian.org.au 02 9620 2660

EVIC vic.equestrian.org.au 03 9013 0707

ESA sa.equestrian.org.au 08 8391 0488

EQLD qld.equestrian.org.au 07 3891 6611

EWA wa.equestrian.org.au 08 9296 1200

ENT nt.equestrian.org.au 0417 848 545

ETAS tas.equestrian.org.au 03 6268 5261

