

2021-2022

Equestrian Australia National Insurance Programme – Officials



Effective July 1 2021, Marsh Australia will be responsible for Equestrian Australia's (EA) National Insurance Programme. EA Officials who elect to participate in the National Insurance Programme will be covered for Personal Accident, Public & Products Liability and Professional Indemnity whilst acting in their capacity as an EA registered judge or official outside the scope of their duties for EA, State Branches and Affiliated Clubs.

EA Officials Top-up Insurance Benefits 2021 - 2022

	Personal Accident	Public & Products Liability	Professional Indemnity
Who?	EA Officials who elect to take out top-up cover under the EA National Insurance Programme	EA Officials who elect to take out top-up cover under the EA National Insurance Programme	EA Officials who elect to take out top-up cover under the EA National Insurance Programme
When?	24/7 for an accident or injury sustained whilst engaged in officiating outside the scope of your duties for EA, State Branches and Affiliated Clubs.	24/7 for your legal liability to compensate third parties for personal injury or property damage whilst engaged in officiating outside the scope of your duties for EA, State Branches and Affiliated Clubs.	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 officiating outside the scope of your duties for EA, State Branches and Affiliated Clubs.
What?	<p>Death and Capital Benefits \$100,000 maximum \$25,000 maximum (aged under 19)</p> <p>Loss of Income Benefits 85% Net Income up to \$500 per week 14 Day Deferral Period 104 Week Benefit Period</p> <p>Non-Medicare Medical Expenses \$3,500 maximum per claim 100% Reimbursement (subject to the maximum claim amount above) \$100 Excess</p> <p>Additional \$1,000 Out of Pocket Expenses \$3,000 Emergency Transport Benefit</p>	<p>Limit of Liability \$20,000,000</p> <p>Excess \$2,500 each and every claim for Property Damage</p>	<p>Limit of Liability \$20,000,000</p> <p>Excess \$2,500 each and every claim</p> <p>NOTE 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>

When is the EA officials insurance top up required?

Officials are automatically covered if they are officiating at an EA Affiliated Club that has elected to participate in the EA National Insurance Programme as long as they are appointed in line with EA's requirements. The EA Club Insurance applies to all activities run by a club including competitions and any other organised club events such as training days.

Where an Official is not able to rely on the cover provided automatically from the EA Club Insurance (i.e. if the Club does not hold cover through EA or the event is not held under EA rules such as an Ag Show), coverage may be available from their insurance as an EA Member. The policies provided to EA Members (via State Branch Membership) provide cover whilst the member is engaged in "Non-Income Earning Equestrian Activities".

The Reimbursement of incurred expenses is NOT income; however, if additional payments are made to the Official for their services, this is considered income.

If the Official is engaging in an EA Insured Club Activity, then the fact that it may be income earning is not relevant, as the Club Insurance does not require the officiating to be Non-Income Earning.

In Summary, the EA Officials Top-Up Cover is required if the Official is engaging in Income Earning Officiating and the EA Club Insurance does not apply.

The above information is a general summary of the EA Insurance Plan only and should be read in conjunction with the actual policy documents available from Marsh.

Contact



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