

ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700
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POLICY SCHEDULE

Policy Type: Voluntary Workers
Policy Number: 5547877
Insured: Equestrian Australia Limited (Subject to Deed of Company Arrangement)
Insured Persons: Category A - All Direct Members of the Insured
Category B - All Coaches of the Insured
Category C - All Administrators, Managers, Directors, Committee Members, Voluntary Workers, Officials, Judges, Course Builders, Selectors, Medical Officers and others of the Insured
Category D - All Representatives of the Insured

Period of Insurance: Inception Date: 30/06/2021 at 4:00 pm (local standard time)
Expiry Date: 30/06/2022 at 4:00 pm (local standard time)

Arrangement Date: 30/06/2021
Broker: Marsh Open Market - Melbourne
Policy Wording: VW 23092019
Scope of Cover: Category A
The coverage afforded by this Policy provides 24 hour 365 day protection to all direct members of Equestrian Australia in respect of all hazards which a member is exposed to whilst engaged in non-income earning Equestrian Activities, and including travel to and from events which are run by a club or association who participates in the EA Club Insurance.

Category B
The coverage afforded by this Policy provides 24 hour 365 day protection to all registered coaches of Equestrian Australia in respect of all hazards to which a coach is exposed whilst engaged in coaching Equestrian Activities, and including travel to and from events which are run by a sanctioned club or association who participates in the Equestrian Australia Club Insurance.

Category C
The coverage afforded by this Policy provides 24 hour 365 day protection to all Insured Persons of Equestrian Australia in respect of all hazards to which they are exposed whilst engaged in all organised Equestrian Activities for and on behalf of the Insured or affiliate clubs, but excluding travel to and from such activities.

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SCHEDULE OF BENEFITS

Maximum Age Limit (sub-limits may apply)	99
Aggregate Limit of Liability	\$1,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Policy Currency	AUD

Benefits	Sum Insured
Death and Capital Benefits	\$100,000
Maximum payable for Insured Persons aged under 19	\$25,000
Weekly Injury Benefit	\$500
Income Limitation	85%
Deferral Period	14 Days
Benefit Period	104 Weeks
Broken / Fractured Bones Benefits	\$0
Non-Medicare Medical Expenses	\$3,500
Expense Limitation	100%
Excess	\$100
Accidental HIV Infection Lump Sum Benefit	\$6,000
Childcare Benefit	\$5,000
Coma Benefit	\$3,000
Daily Benefit	\$100
Benefit Period	30 Days
Domestic Help Benefit	\$200
Expense Limitation	100%
Deferral Period	14 Days
Benefit Period	26 Weeks
Driver Services Benefit	\$1,000
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$2,500
Home and Vehicle Modification Benefit	\$5,000
Expense Limitation	85%
Injury Assistance Expenses Benefit	\$500
Partner Employment Training Benefit	\$5,000
Retraining and Rehabilitation Expenses Benefit	\$5,000
Student Tutorial Benefit - Category A, Category B, Category D	\$200
Expense Limitation	100%
Deferral Period	14 Days
Benefit Period	26 Weeks

Sydney

Melbourne

Brisbane

Perth

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Student Tutorial Benefit - Category C	\$200
Expense Limitation	85%
Deferral Period	14 Days
Benefit Period	26 Weeks
Unexpired Membership Benefit	\$500
Bed Care Benefit	\$2,000
Daily Benefit	\$66.66
Benefit Period	30 Days
Funeral Expenses Benefit	\$5,000
Out of Pocket Expenses Benefit	\$1,000
Emergency Transport Benefit	\$3,000

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

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ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Full Insured Name

Equestrian Australia Limited (Subject to Deed of Company Arrangement)
State Branches
Equestrian Australia Limited Committees
Equestrian Australia Limited Subcommittees
Equestrian Australia Limited affiliated Associations
Equestrian Australia Limited affiliated Clubs

Bed Care Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury and as a result is unable to perform the 'activities of daily living' such as washing, cooking, bathing, dressing and movement around the Insured Person's principal residence and the Insured Person is confined to bed (other than in a Hospital or other medical facility), which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay the amount shown in the Policy Schedule against "Daily Benefit" for each completed twenty-four (24) hours of continued bed confinement.

The maximum We will pay is the amount shown in the Policy Schedule against "Bed Care Benefit".

Conditions

1. A Medical Practitioner must certify that the Insured Person is unable to perform the 'activities of daily living' and therefore necessitated the confinement to bed.

Exclusions

1. No cover is provided for bed confinement which lasts less than a period of forty-eight (48) consecutive hours.

Funeral Expenses Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover an Insured Person suffers an Injury resulting in the Insured Person's Death and subsequently the deceased Insured Person's estate incurs reasonable Funeral Expenses, being;

- a) all reasonable funeral, burial or cremation and associated expenses; or
- b) all reasonable expenses incurred in transporting the Insured Person's body, mortal remains or ashes to a place nominated by the deceased Insured Person's estate;

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which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay for or reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Funeral Expenses Benefit".

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Out of Pocket Expenses Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury and as a direct result incurs otherwise unforeseeable, reasonable expenses for:

1. Medical Mobility Equipment; and/or
2. local transportation (other than in an ambulance) for the purpose of seeking medical treatment; and/or
3. replacement of items damaged as a result of the Injury,

which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the above expenses. The maximum amount We will pay is shown in the Policy Schedule against "Out of Pocket Expenses".

Conditions

1. Payment under this Benefits is made, provided:
 - a. that those costs are not insured elsewhere under this Policy; or
 - b. the payment of the Benefit does not constitute the carrying on of a "Health Insurance Business" as defined under the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to that Act or would result in a breach of the provisions of the Health Insurance Act 1973 (Cth).
2. The requirement for Medical Mobility Equipment must be certified by a Medical Practitioner.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Emergency Transport Benefit

Extent of Cover

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If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person suffers a life-threatening serious Injury or a serious Sickness that requires immediate emergency medical care, and as a result incurs expenses for emergency transportation to a Hospital, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Emergency Transport Benefit".

Conditions

1. The attending Medical Practitioner must certify the condition was a life-threatening serious Injury or a serious Sickness that required immediate emergency medical care.
2. Emergency transportation is to the nearest Hospital.

Exclusions

1. No cover is provided where the payment of the Benefit would constitute the carrying on of a "Health Insurance Business" as defined under the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to that Act or would result in a breach of the provisions of the Health Insurance Act 1973 (Cth) or any similar legislation.

Changes to AHI Standard Definitions

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording for Category A only.

EQUESTRIAN ACTIVITIES means any non-income earning activity involving riding, caring for or handling horses or ponies including travelling directly between the Insured Person's normal place of residence or normal place of employment and the site of such an activity happening at a club/event run by Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme.

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording for Category B only.

EQUESTRIAN ACTIVITIES means any non-income earning activity involving riding, caring for or handling horses or ponies and, in addition, while acting in their capacity as an Equestrian Australia registered coach or trainee coach and whilst coaching or being coached within their accredited qualifications including travelling directly between the Insured Person's normal place of residence or normal place of employment and the site of such an activity happening at a club/event run by Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme.

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording for Category C only.

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EQUESTRIAN ACTIVITIES means any equestrian activity performed in the course of their duties for and on behalf of Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme, or; official act performed at activities organised by Equestrian Australia Limited State Branches and Affiliated Associations and Affiliated Clubs thereof and performed on behalf of and at the direction of such Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme.

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording for Category D only.

EQUESTRIAN ACTIVITIES means any activity involving riding, caring for or handling horses or ponies including travelling directly between the Insured Person's normal place of residence or normal place of employment and the site of such an activity happening at a club/event run by Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme.

The definition of Annual Aggregate Deductible shall read as follows and not as stated in the Policy Wording.

ANNUAL AGGREGATE DEDUCTIBLE means the amount the Insured is responsible to pay for all claims incurred in any one (1) Period of Insurance. When this amount is reached in any one (1) Period of Insurance, We will then reimburse the Insured for any valid claim over this amount, subject to all other terms, limits, conditions and exclusions of the Policy.

Client Specific Endorsements

