



Equestrian Australia

National Insurance Programme

2019 - 2020

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 2019 - 2020

Personal Accident	Public & Products Liability	Professional Indemnity
Who? EA registered coaches who elect to participate in the National Insurance Programme	Who? EA registered coaches who elect to participate in the National Insurance Programme	Who? EA registered coaches who elect to participate in the National Insurance Programme
When? 24 / 7 for an accident or injury sustained whilst engaged in coaching activities	When? 24 / 7 for your legal liability to compensate third parties for personal injury or property damage whilst engaged in coaching activities	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
What? Capital Benefits \$100,000 maximum \$25,000 maximum (Under 18) Non-Medicare Medical Expenses 100% Reimbursement \$3,500 maximum per claim \$100 Excess* *Not applicable if member of a Private Health Fund Loss of Income Benefits 85% Net Income up to \$500 / week 14 day elimination period 104 week benefit period Additional \$1,000 Out of Pocket Expenses \$500 Clothing Allowance	What? Limit of Liability \$20,000,000 Excess \$2,500 each and every occurrence	What? Limit of Liability \$20,000,000 Excess \$2,500 each and every claim NOTE This is a claims-made policy, so cover is only provided for claims first notified during the period of insurance

For further EA Insurance information, visit
www.gowgatesport.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.

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

Gow-Gates Insurance Brokers Pty Ltd
Level 8, 491 Kent Street, Sydney, NSW, 2000
P: (02) 8267 9999 F: (02) 8267 9998 E: equestrian@gowgates.com.au
ABN 12 000 837 785 | AFSL 245432 | SPO004_EA Coach_DOC_90719

