



# Equestrian Australia

## National Insurance Programme

### 2021 - 2022

Effective July 1 2021, Marsh Australia will be responsible for Equestrian Australia's National Insurance Programme which benefits all clubs (who elect to participate in the National Insurance Programme)

| Personal Accident                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Public & Products Liability                                                                                                                                                                                | Professional Indemnity                                                                                                                                                                                                                                      | Management Liability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Who?</b><br>Voluntary workers, committee members, judges, officials, administrators                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>Who?</b><br>Members of affiliated clubs / associations, voluntary workers, committee members, judges, officials, administrators                                                                         | <b>Who?</b><br>Coaches, administrators, voluntary workers, medical officers                                                                                                                                                                                 | <b>Who?</b><br>Committee members, directors, administrators, employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>When?</b><br>For an accident or injury sustained when actively engaged in activities for or on behalf of an EA Affiliated Club                                                                                                                                                                                                                                                                                                                                                                                     | <b>When?</b><br>For your legal liability to compensate third parties for personal injury or property damage, whilst actively engaged in and connected with EA or EA affiliated clubs organised activities. | <b>When?</b><br>For your legal liability to compensate third parties due to a breach of professional duty arising from negligent acts, errors or omissions whilst actively engaged in and connected with EA or an EA affiliated clubs organised activities. | <b>When?</b><br>For your legal liability to pay for any wrongful act whilst actively engaged in or connected with an EA affiliated clubs organised activities, but only for duties on behalf of the Insured                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>What?</b><br><b>Capital Benefits</b><br>\$100,000 maximum<br>\$25,000 maximum (18 years and Under)<br><br><b>Non-Medicare Medical Expenses</b><br>100% Reimbursement<br>\$3,500 maximum per claim<br>\$100 Excess<br><br><b>Loss of Income Benefits</b><br>85% Net Income up to \$500 / week<br>14 day elimination period<br>104 week benefit period<br><br><b>Additional</b><br>\$1,000 Out of Pocket Expenses<br>\$500 Clothing Allowance<br>\$200p.w. Student Tutorial Costs<br>\$200p.w. Domestic Help Benefit | <b>What?</b><br>Limit of Liability<br>\$20,000,000<br><br>Excess<br>\$2,500 each and every occurrence for<br>Property Damage claims                                                                        | <b>What?</b><br>Limit of Liability<br>\$20,000,000<br><br>Excess<br>\$2,500 each and every claim<br><br><b>NOTE</b><br>This is a claims-made policy, so cover is only provided for claims first notified during the period of insurance                     | <b>What?</b><br>Limits of Liability<br>\$20,000,000 Aggregate Limit of Liability<br>\$20,000,000 - Directors and Officers<br>\$20,000,000 - Entity Coverage<br>\$5,000,000 - Employment Liability<br>\$1,000,000 - Statutory Liability<br>\$1,000,000 - Crime<br>Further policy terms, conditions and endorsements are contained within the Policy Wording.<br><br>Excess<br>\$10,000 - Directors and Officers<br>\$50,000 - Entity Coverage<br>\$75,000 - Employment Liability<br>\$50,000 - Statutory Liability<br>\$10,000 - Crime<br><br><b>NOTE</b><br>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.sport.marshadvantage.com.au](http://www.sport.marshadvantage.com.au)**

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 whilst engaged in activities organised and/or run by an affiliated association or club. Should participants wish to obtain cover under the Personal Accident policy, they are encouraged to become EA members.

### **Is Day Membership still available for Non-EA members?**

Day Membership is no longer offered by EA, however clubs are required to ensure that all participants are either direct EA members or members of the club. EA understand that a full EA or club membership may not suite all participants therefore clubs/associations are able to offer membership on a short term basis (i.e. Event Membership). Should clubs be offering short term affiliation, member numbers must be declared and any changes advised to EA throughout the year, which may incur an additional premium.

### **How can I provide evidence of my Liability Insurance?**

Certificates of Currency are often requested by third parties such as a council or other property owner.

### **Is there cover for Club buildings, contents, and courses?**

Whilst there is no protection for club property under the EA National Programme, Marsh is able to assist with arranging additional insurance to cover an EA Club's assets and property. Please contact the Equestrian Team; [sport@marsh.com](mailto:sport@marsh.com)

## **Key contact**

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