



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 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
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 in line with your EA Coach Accreditation	When? 24 / 7 for your legal liability to compensate third parties for personal injury or property damage whilst engaged in coaching activities in line with your EA Coach Accreditation.	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.
What? Capital Benefits \$100,000 maximum \$25,000 maximum (18 years and Under) Non-Medicare Medical Expenses 100% Reimbursement \$3,500 maximum per claim \$100 Excess 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 \$200p.w. Student Tutorial Costs \$200p.w. Domestic Help Benefit	What? Limit of Liability \$20,000,000 Excess \$2,500 each and every occurrence for Property Damage claims	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

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 - sport@marsh.com

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 student's 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 client's horses?

No, the programme provides cover 'whilst engaged in coaching' and does not extend to

additional business activities such as agistment, horse education, etc. Marsh 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

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