



# 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 members (who elect to participate in the National Insurance Programme).

## EA State Branch Members Insurance Benefits 2020- 2021

Personal Accident	Public & Products Liability
<p><b>Who?</b> EA State Branch Members</p>	<p><b>Who?</b> EA State Branch Members</p>
<p><b>When?</b> 24 / 7 for an accident or injury sustained whilst participating in non-income earning equestrian activities.</p>	<p><b>When?</b> At all times whilst engaged in non-income earning equestrian activities. Your legal liability to compensate third parties for personal injury or property damage.</p>
<p><b>What?</b>  <b>Capital Benefits</b>            \$100,000 maximum            \$25,000 maximum (18 years and Under)  <b>Non-Medicare Medical Expenses</b>            100% Reimbursement            \$3,500 maximum per claim \$100 Excess  <b>Loss of Income Benefits</b>            85% Net Income up to \$500 / week            14 day elimination period            104 week benefit period  <b>Additional</b>            \$1,000 Out of Pocket Expenses            \$500 Clothing Allowance            \$200p.w. Student Tutorial Costs            \$200p.w. Domestic Help Benefit</p>	<p><b>What?</b>            Limit of Liability            \$20,000,000            Excess            \$2,500 each and every occurrence for Property Damage claims</p>

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.

For further EA Insurance information, visit [www.sport@marsh.com](http://www.sport@marsh.com)



## Frequently Asked Questions (FAQs)

### Am I covered if my horse kicks a Third Party vehicle?

Public Liability provides personal protection should you cause damage to Third Party property and are held legally liable and/or incur defence costs. It is important to note that the excess on a claim under this policy is \$2,500 which is designed to protect the programme from a high number of claims and keep premiums affordable across the board.

### Is there cover for the property owner where I am agisting my horses?

The Public Liability policy does provide vicarious liability to property owners where they are brought in to a legal action against you, as a result of your equestrian activities conducted on their property (but not for claims where the property owner is liable for the injuries or damage).

### What happens if I am kicked and break my leg whilst feeding my horse?

The Personal Accident Policy provides 24/7 injury protection, for any of your non-income earning equestrian activities. This may be riding at home, competing, feeding or grooming your horse – as long as you are not being paid to do so. Claims can be notified online or via a downloadable form.

### Can I increase the Personal Accident Policies Loss of Income - Weekly Benefit amount?

Yes, we strongly encourage members to ensure they have adequate cover for their individual needs, including any 'Additional Insurances' available for the Weekly Benefit, as well as Life, Income Protection, Private Health Insurance. Please visit our website or contact our office for more information.

### How do I get this cover?

The benefits listed above are for all EA State Branch Members. If you are not a current EA member, you can register online with through your State Branch. Please contact your State Branch directly for any questions on this process.

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