



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

## EA Officials Top-up Insurance Benefits 2020 - 2021

Personal Accident	Public & Products Liability	Professional Indemnity
<p><b>Who?</b> EA officials who elect to take out top-up cover in the National Insurance Programme</p>	<p><b>Who?</b> EA Officials who elect to take out top-up cover in the National Insurance Programme</p>	<p><b>Who?</b> EA Officials who elect to take out top-up cover in the National Insurance Programme</p>
<p><b>When?</b> 24 / 7 for an accident or injury sustained whilst engaged in officiating</p>	<p><b>When?</b> 24 / 7 for your legal liability to compensate third parties for personal injury or property damage whilst engaged in officiating</p>	<p><b>When?</b> 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 officiating</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>	<p><b>What?</b>            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.</p>

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

## WHEN IS THE EA OFFICIALS INSURANCE TOP UP REQUIRED?

The question is best answered by looking at the two key criteria:

- What is considered officiating on behalf of an “EA Insured Club”
- What is considered a “Non-Income Earning Equestrian Activity” for the purposes of the insurance policy?

By understanding these two criteria, it is easier to understand when and where the Officials Top Up is required.

### EA Club Insurance

If an official is officiating at an EA Affiliated Club that holds the EA Club Insurance, the EA Club Insurance extends automatically to provide coverage to Officials. These officials do not necessarily need to be EA Members, they simply need to be appointed in line with EA’s requirements.

There is no requirement regarding income/non-income earning activity where cover is provided by the EA Club Insurance.

The EA Club Insurance applies to all activities run by the relevant clubs for their competitions as well as any other organised club events (such as training days) which are run by the club.

The above information is a general summary of the EA Insurance Plan only and should be read in conjunction with the actual policy documents available from Marsh Insurance Brokers

## Non-Income Earning Equestrian Activities

Where an Official is not able to rely on the cover provided automatically from the EA Club Insurance (i.e. if the Club does not hold cover through EA – such as Ag Shows), there can be additional coverage available from their insurance as an EA Member.

The policies provided to EA Members (via State Branch Membership) provide cover whilst the member is engaged in “Non-Income Earning Equestrian Activities”.

With regards to Officials, it has been agreed between Marsh, EA and Underwriters that reimbursement of incurred expenses is NOT income however if additional payments are made, this is considered income. As such, if an official is actually reimbursed for expenses such as Travel, accommodation, meals etc. as an official, this is not considered an income earning. However if a per-diem or honorarium is paid on top of the reimbursement of actual expenses, this would be considered income earning.

(Remember, if this is an EA Club Activity, then the fact that it may be income earning is not relevant as the Club Insurance does not require the officiating to be Non-Income Earning).

### Summary

Considering the above, the Officials Top Up is required where someone is engaged in Income Earning Officiating and the EA Club insurance does not apply:

	Club holds EA Club Insurance	Club DOES NOT hold EA Club Insurance
EA Member: Non-Income Earning / Reimbursement of Expenses Only	Cover provided through EA Club and Membership	Cover provided through EA Membership
Income Earning Activity (i.e. payment above reimbursement)	Cover provided by EA Club Insurance	EA Officials Top Up Required

### Marsh Sport

Collins Square, 727 Collins St,  
Melbourne, VIC, 3000

E: [sport@marsh.com](mailto:sport@marsh.com)

P: 1300 130 373

