

2025-2026

# Equestrian Australia National Insurance Program – Officials



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As the Risk and Insurance Advisor for Equestrian Australia (EA), Marsh has developed a National Insurance Program to help protect members, coaches, clubs and officials across the EA community.

EA Officials who elect to participate in the National Insurance Programme are covered for Personal Accident, Public & Products Liability and Professional Indemnity whilst acting in their capacity as an EA registered judge or official outside the scope of their duties for EA, State Branches and Affiliated Clubs.

## EA Officials Top-up Insurance Benefits 2025-2026

	Personal Accident	Public & Products Liability	Professional Indemnity
Who?	EA Officials who elect to take out top-up cover under the EA National Insurance Program.	EA Officials who elect to take out top-up cover under the EA National Insurance Program.	EA Officials who elect to take out top-up cover under the EA National Insurance Program.
When?	For an accident or injury sustained whilst engaged in officiating outside the scope of your duties for EA, State Branches and Affiliated Clubs.	For your legal liability to compensate third parties for personal injury or property damage whilst engaged in officiating outside the scope of your duties for EA, State Branches and Affiliated Clubs.	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 outside the scope of your duties for EA, State Branches and Affiliated Clubs.
What?	<b>Death and Capital Benefits</b> <ul style="list-style-type: none"> <li>\$200,000 maximum <ul style="list-style-type: none"> <li>\$100,000 maximum (aged 70 – 79)</li> <li>\$25,000 maximum (aged under 19)</li> <li>\$25,000 maximum (aged 80 and over)</li> </ul> </li> </ul> <p>Note: maximum age limit is 90 years</p> <b>Loss of Income Benefits</b> <ul style="list-style-type: none"> <li>85% Net Income up to \$500 per week</li> <li>14 Day Deferral Period</li> <li>104 Week Benefit Period</li> </ul> <b>Non-Medicare Medical Expenses</b> <ul style="list-style-type: none"> <li>\$3,500 maximum per claim</li> <li>100% Reimbursement (subject to the maximum claim amount above)</li> <li>\$100 Excess</li> </ul> <b>Additional</b> <ul style="list-style-type: none"> <li>\$1,000 Out of Pocket Expenses</li> </ul>	<b>Limit of Liability</b> <p>\$20,000,000</p> <b>Excess</b> <p>\$2,500 each and every claim for Property Damage</p>	<b>Limit of Liability</b> <p>\$20,000,000</p> <b>Excess</b> <p>\$2,500 each and every claim</p> <p><b>NOTE</b> This is a claims-made policy, meaning the policy provides coverage when a claim is made against it, regardless of when the claim event occurred. This also means the policy only covers claims made while the policy is active.</p>

	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

## When is the top-up cover required?

Officials are automatically covered if they are officiating at an EA Affiliated Club that has elected to participate in the EA National Insurance Program, as long as they are appointed in line with EA's requirements. The EA National Insurance Program applies to all activities run by a club including competitions and any other organised club events such as training days.

Where an Official is not able to rely on the cover provided automatically from the EA National Insurance Program (i.e. if the Club does not hold cover through EA or the event is not held under EA rules such as an Ag Show), coverage may be 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".

The reimbursement of incurred expenses is NOT income; however, if additional payments are made to the Official for their services, this is considered income.

If the Official is engaging in an EA Insured 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.

In Summary, top-up cover is required if the Official is engaging in Income Earning Officiating and the EA National Insurance Program does not apply.

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

## Contact



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