



Members' Insurance

Horse Riding Clubs Association of Victoria Inc.

31 October 2019 - 31 October 2020

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 Wording.

PUBLIC AND PRODUCTS LIABILITY

What are you covered for?

Who?	What?	When?
Senior & Junior Riding Members	Your legal liability to compensate third parties for bodily injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 of each & every Occurrence. Territorial Limits: Anywhere in Australia	Cover applies whilst engaged in HRCVA endorsed activities and events, direct travel to and from such events and whilst training/preparing/handling horses owned/kept for the purpose of participation in HRCVA activities and events.
Non-Riding Members	Your legal liability to compensate third parties for bodily injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 of each & every Occurrence. Territorial Limits: Anywhere in Australia	Cover whilst engaged in Member Club's, or HRCVA, endorsed activities or events. Cover applies whilst: <ul style="list-style-type: none"> – Attending any Members Club's, or HRCVA, activity, function, meeting or event – Performing any duties of a Member Club or the HRCVA – Travelling directly to and from the above. Cover whilst riding horses is excluded.
Day Members	Your legal liability to compensate third parties for bodily injury or property damage. Limit of Liability - \$20,000,000 Excess - \$ 1,000 of each & every Occurrence. Territorial Limits: Anywhere in Australia	Cover between the time of arrival at the site of an authorised Member Club or HRCVA event for which you have been granted temporary Day membership, until the time of departure. For claims arising only out of your attendance at authorised Member Club or HRCVA activities but excluding while travelling to or from the site of the said activity.



What are you not covered for?

1. Bodily Injury or Property Damage caused by or arising from Harness, Racing, Hunting, Polo, Polocrosse, Rodeo, Campdrafting, Endurance Riding or Parelli Natural Horsemanship, and any other activities not approved by HRCVA.
2. Incidents occurring when you are involved in income-earning activities.
3. When you are involved in an activity which is not related to the training for and / or participation in Member Club's, or HRCVA endorsed, events and activities.
4. As per all other Exclusions as detailed in the Policy Wording.

What are your responsibilities?

If you are involved in an incident which results in any of the following, you must notify Gow-Gates immediately, whether or not a claim is made against you:

1. A Third Party sustains a bodily injury
2. A Third Party sustains property damage
3. A Third Party's horse dies or is injured

It is your responsibility to notify Gow-Gates of an incident which may give rise to a claim in the future, regardless of the perceived severity of it at the time. You must cooperate with insurers and their legal team at all times.

If an incident occurs at a club event then ensure an incident report form is completed in line with HRCVA's rules and regulations. Obtain contact details of witnesses and advise Gow-Gates immediately. If insurers feel that statements need to be documented we will contact you.

If an incident occurs away from a club event then notify Gow-Gates immediately and we shall talk you through what you need to do.

The third party has no right to claim under your policy, and they should rely on making a claim under their own insurance policies for first party Bodily Injury and or/ Property Damage.

It is not your responsibility to insure the Third Party's assets but this policy will protect you in the event an action is brought against you if it is felt that you are in any way liable for their Bodily Injuries and/or Property Damage.

Failure to notify insurers immediately will compromise their position in the event of a claim.

Email: equestrian@gowgates.com.au

Phone: 02 8267 9999



PERSONAL ACCIDENT

Benefits available for bodily injuries sustained in an accident when actively engaged in personal equestrian-related activities.

When are you covered?

Senior & Junior Riding Members (Ages 5-74 years)	Non-Riding Members (Ages 5-74 years)	Day Members
Cover applies whilst engaged in HRCav endorsed activities and events, direct travel to and from such events and whilst training/preparing/handling horses owned/kept for the purpose of participation in HRCav activities and events.	Cover whilst engaged in Club or HRCav endorsed activities or events. Cover applies whilst: <ul style="list-style-type: none"> – Attending any Member Club's, or HRCav, activity, function, meeting or event – Performing any duties for a Member Club of the HRCav – Travelling directly to and from the above. Cover whilst riding horses is excluded.	No Cover is provided to Day Members for Personal Accident. You are responsible for obtaining your own insurance.

What are you not covered for?

1. Bodily Injury or Property Damage caused by or arising from Harness, Racing, Hunting, Polo, Polocrosse, Rodeo, Campdrafting, Endurance Riding or Parelli Natural Horsemanship, and any other activities not approved by HRCav.
2. Incidents occurring when you are involved in income-earning activities.
3. When you are involved in an activity which is not related to the training for and / or participation in Member Clubs', HRCav, events and activities.
4. No expenses claimable under Medicare are covered by this insurance, including the Medicare gap. Please check with your GP / hospital / surgeon what this means before committing to treatment.
5. No cover is provided for any Injury which is attributable to childbirth or pregnancy or the complications of these (except for unexpected medical complications or emergencies arising from an Injury).
6. No cover is provided for Insured Event "Permanent Total Disablement" for Insured Persons who have reached the age of 75. Please ensure you advise the HRCav well before your birthday so that they can seek approval to continue cover from insurers.
7. Insured Events which occur more than three hundred and sixty-five (365) days after the date of the injury.
8. As per all other Exclusions as detailed in the Policy Wording.

Main Schedule of Benefits

Benefit	Income / Expense Limitation	Excess / Deferral Period	Benefit Period
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Death and Capital Benefits	\$50,000			
Weekly Injury Benefit	\$500	85%	14 Days	52 Weeks
Insured Persons aged 60 - 64	\$500	85%	14 Days	52 Weeks
Insured Persons aged 65 - 69	\$500	85%	14 Days	26 Weeks
Insured Persons aged 70 - 74	\$500	85%	14 Days	26 Weeks
Insured Persons aged 75 - 79				Nil
Broken / Fractured Bones Benefits	\$2,000			
Non-Medicare Medical Expenses	\$2,500	85%	\$100	
Domestic Help Benefit	\$200	85%	7 Days	26 Weeks
Student Tutorial Benefit	\$200	85%	7 Days	26 Weeks
Bed Care Benefit	\$200	\$28.57 / day	7 Days	7 Days
Funeral Expenses Benefit	\$5,000	100%		
Out of Pocket Expenses Benefit	\$1,000	100%	\$50	13 Weeks
Family Accommodation and Transport Expenses Benefit	\$1,000	\$25.00 / day	40 Days	Nil

Refer to the Policy Wording for the full Schedule of Benefits.

Evidencing your claim

Written proof of loss is required for insurers to consider any claim under the policy. This includes ensuring they receive copies of all relevant documentation, including, at your expense, certificates, receipts, proof of earnings and any other information or evidence that they may require, in the format we require.

Conditions of the Policy – Your Responsibilities

1. The Insured Event must occur within three hundred and sixty-five (365) consecutive days of the date of the Injury.
2. Compensation shall not be payable for more than one of the Insured Events in respect of the same Injury. If two (2) or more Insured Events have occurred, the Insured Event with the highest Compensation will be payable.
3. Compensation shall not be payable unless you shall, as soon as possible after the happening of any Injury, seek and follow proper medical advice from a Medical Practitioner.
4. The maximum amount payable for a Dependent Child is ten (10%) percent of the Compensation stated unless otherwise specified.
5. The maximum amount payable for this Benefit in any one Period of Insurance for any one Insured Person is the amount shown in the Policy Schedule against "Death and Capital Benefits".

How to Claim

In the first instance please contact Gow-Gates Insurance and we can send you a Claim Form.

Email: equestrian@gowgates.com.au / Phone: 02 8267 9999

Gow-Gates will validate your membership status with HRCVA.

General Responsibilities for Members

Ensure you have adequate insurance

It is a responsibility of all Members to ensure that you are adequately insured. The insurance policies provided by HRCVA are a member benefit and are not designed to provide every individual with Comprehensive Cover for their own personal circumstances.

Additional Cover may be required in addition to the Member Insurance. Examples of additional insurances include:

- Liability and Professional indemnity for your business
- Personal Accident and Income Protection
- Property – Equipment, Farm Packs or Home & Contents
- Horse Mortality

