



Members' Insurance

Horse Riding Clubs Association of Victoria Inc.

31st October 2025 – 31st October 2026



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	<p>Your legal liability to compensate third parties for bodily injury or property damage.</p> <ul style="list-style-type: none">▪ Limit of Liability - \$20,000,000▪ Excess - \$2,500 of each & every Occurrence. <p>Territorial Limits: Anywhere in Australia</p>	<p>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.</p>
Non-Riding Members	<p>Your legal liability to compensate third parties for bodily injury or property damage.</p> <ul style="list-style-type: none">▪ Limit of Liability - \$20,000,000▪ Excess - \$2,500 of each & every Occurrence. <p>Territorial Limits: Anywhere in Australia</p>	<p>Cover whilst engaged in Member Club's, or HRCav, endorsed activities or events.</p> <p>Cover applies whilst:</p> <ul style="list-style-type: none">– Attending any Members Club's, or HRCav, activity, function, meeting or event– Performing any duties of a Member Club or the HRCav– Travelling directly to and from the above. <p>Cover whilst riding or handling horses is excluded.</p>
Day Members	<p>Your legal liability to compensate third parties for bodily injury or property damage.</p> <ul style="list-style-type: none">▪ Limit of Liability - \$20,000,000▪ Excess - \$ 2,500 of each & every Occurrence. <p>Territorial Limits: Anywhere in Australia</p>	<p>Cover between the time of arrival at the site of an authorised Member Club or HRCav event for which you have been granted temporary Day membership, until the time of departure, excluding while travelling to or from the site of the said activity.</p>

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 equestrian activities.
3. Jumping in competition at a level higher than your assessed level, or unassessed.
4. When you are involved in an activity which is not related to the training for and/or participation in HRCav endorsed activities.
5. 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 HRCav'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: sport@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 (Aged 5 – 74 years)	Non-Riding Members (Aged 5 – 74 years)
Cover whilst you're involved in non-income earning use an/or ownership and/or control of a horse(s) which is owned and kept for the purposes of participation within HRCav events and activities	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 non-paid duties for a Member Club of the HRCav– Travelling directly to and from the above. Cover whilst riding or handling horses is excluded.
All Members (Aged 75 – 79 years)	Day Members
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	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 equestrian activities.
3. When you are involved in an activity which is not related to the training for and/or participation in HRCav endorsed activities.
4. Jumping in competition at a level higher than your assessed level, or unassessed.
5. 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.
6. 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).
7. 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.
8. Insured Events which occur more than three hundred and sixty-five (365) days after the date of the injury.
9. As per all other Exclusions as detailed in the Policy Wording.

WHAT ARE YOU COVERED FOR?

(Full list of benefits should be referred to in the Policy Schedule and Wording)

Schedule of Benefits

	Benefit	Income/ Expense Limitation	Excess	Deferral Period	Benefit Period
Death and Capital Benefits	\$50,000 (Insured Persons aged 75-79 - \$10,000)				
Weekly Injury Benefit	\$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 Insured Persons aged 75 and over - Nil				
Non-Medicare Medical Expenses (Insured Persons aged up to 74 years)	\$2,500	85%	\$100		
Non-Medicare Medical Expenses (Insured Persons aged 75-79)	\$1,000	85%	\$100		
Domestic Help Benefit	\$200	85%		7 Days	26 Weeks
Student Tutorial Benefit (Excluding 75-79 years of age)	\$200	85%		7 Days	26 Weeks
Bed Care Benefit	\$2,000	\$28.75/day		7 Days	70 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				

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them

Death and Capital Benefits

Extent of Cover

If you sustain an Injury which results in any of the following Insured Events which are not otherwise excluded in this Benefit, insurers will pay the Compensation in accordance with the terms set out in this Benefit providing the Injury falls within the terms and conditions of the policy.

Insured Events	Percentage of Benefit Payable
■ Death	100%
■ Permanent Total Disablement	100%
■ Paraplegia/Quadriplegia	100%
■ Permanent and incurable paralysis of all limbs	100%
■ Permanent and incurable insanity	100%
■ Permanent total loss of sight in:	
Both eyes	100%
One (1) eye	100%
■ Permanent total Loss of Use of:	
Two (2) limbs	100%
One (1) limb	100%
■ Permanent total Loss of Use of:	
The lens in both eyes	100%
Hearing in both ears	100%
■ Permanent total Loss of Use four fingers and thumb of either hand	80%
■ Permanent total Loss of Use of four fingers of either hand	50%
■ Permanent total Loss of Use of:	
The lens in one (1) eye	60%
Hearing in one (1) ear	20%
■ Burns:	
Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	50%
Second degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	25%

■ Permanent total Loss of Use of one thumb of either hand:	
Both joints	30%
One (1) joint	15%
■ Permanent total Loss of Use of fingers of either hand:	
Three (3) joints	10%
Two (2) joints	8%
One (1) joint	5%
■ Permanent total Loss of Use of toes of either foot:	
All – one (1) foot	15%
Great - both joints	5%
Great – one (1) joint	3%
Other than great, each toe	1%
■ Fractured leg or patella with established non-union	10%
■ Shortening of leg by at least 5cm	7.5%

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: sport@gowgates.com.au

Phone: 02 8267 9999

Gow-Gates will validate your membership status with HRCav.

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 HRCav 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:

- Business insurance
- Property insurance – Equipment, Farm Packs or Home and Contents
- Personal Accident and Income Protection insurance
- Travel Insurance
- Horse Mortality Insurance

If additional insurance is required, please contact Gow-Gates.