



# Affiliate Organisations' Insurance

The Arabian Horse Society of Australia Ltd  
31 December 2017 - 31 December 2018

The Arabian Horse Society of Australia Ltd (AHSa), together with Gow-Gates Insurance Brokers and Lloyd's of London Insurers, has arranged an Insurance Programme to benefit all Affiliate Organisations and their members.

## APPROVED ACTIVITIES

Halter	Working Bees	Western Events	Barrel Racing
Ridden Classes	AGM's & Social Activities	Natural Horsemanship	Sporting Events in accordance with Sporting Horse Australia Rule Book
Carriage / Harness	Liberty	Working Equitation	
Lead Line	Youth Program	Fundraising	
Costume	Education / Clinics	Administrative Duties	
Dressage	Australian Classes	Committee Meetings	

Please note: The following activities are no longer approved by the AHSa and are therefore **excluded**: Eventing, Endurance, Cutting & Reining, Campdrafting, Show Jumping and Polo & Polocrosse.

## PUBLIC & PRODUCTS LIABILITY

Who?	Members of AHSa Affiliate organisations	Voluntary workers	Committee members, judges, officials, administrators
What?	Your legal liability to compensate third parties for personal injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 each and every occurrence	Your legal liability to compensate third parties for personal injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 each and every occurrence	Your legal liability to compensate third parties for personal injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 each and every occurrence
When?	Whilst attending and / or participating in approved activities or events.	Whilst attending and / or participating in approved activities or events.	Whilst attending and / or participating in approved activities or events.



## AHSA AFFILIATE ORGANISATION – OFFICIALS AND VOLUNTARY WORKERS

Those who are members, officials and voluntary workers of AHSA Affiliate Organisations are covered whilst attending events organised and / or run by an AHSA Affiliate Organisations and participating in approved club activities authorised and / or sanctioned by the Arabian Horse Society of Australia Ltd. where they are liable for causing bodily injury or property damage to others.

This policy does not cover liability whilst travelling to and from such event.

If a member of an AHSA Affiliate Organisation pays the relevant fee to upgrade to the AHSA Members Insurance Package, the cover automatically extends to the full 24/7 cover.

## ASSOCIATIONS LIABILITY

### WHAT DOES THE POLICY COVER?

This policy is designed to provide cover for the downsides that occur in the running of an association.

The cover available is arranged into different policy sections:

- (i) Management Liability;
- (ii) Corporate Liability;
- (iii) Employment Practices Liability;
- (iv) Crime Protection; and
- (v) Statutory Liability.

### Management Liability

Management Liability is designed to provide cover for liability arising from any actual or alleged act, error or omission of any office bearer or arising solely because of any person's status as an office bearer.

### Corporate Liability

Corporate Liability is designed to provide cover for liability arising from any actual or alleged act, error or omission of an association except with respect to any Employment Practices Liability, Third Party Liability or Membership Liability.

### Employment Practices Liability (EPL)

EPL is designed to provide cover for liability arising from any actual or alleged act, error or omission with respect to any employment of any past, present or future employee or insured person of any association; or any prospective employment of any person.

### Crime Protection

This section is designed to provide cover for employee fraud and dishonesty, third party crime and destruction and damage of money and negotiable instruments.

### Statutory Liability

This section is designed to provide cover for fines or pecuniary penalties pursuant to any statute which you become legally liable to pay as a result of a breach of Management Liability, Corporate Liability or Employment Practices Liability.



## LIMIT OF LIABILITY

The aggregate limit of liability is \$2,000,000. The limit available under each policy section is:

- (i) Management Liability - \$2,000,000;
- (ii) Corporate Liability - \$2,000,000;
- (iii) Employment Practices Liability - \$2,000,000;
- (iv) Crime Protection - \$1,000,000; and
- (v) Statutory Liability - \$1,000,000.

Some sub-limits apply and we refer you to the policy wording for a complete list of limits of liability.

## IN THE EVENT OF A CLAIM

Associations Liability is a 'claims made' policy and the prompt notice of claims is imperative. Notify Gow- Gates as soon as you:

- (i) Become aware of a problem which involves a loss or potential loss to an office bearer or the club; and / or
- (ii) Receive a verbal or written complaint which is likely to give rise to a claim (as defined in the policy).

## PERSONAL ACCIDENT – VOLUNTARY WORKERS

Cover provided for voluntary workers for accidental injury sustained when actively engaged in AHSA or Affiliated Club organised activities, including necessary direct travel to and from the voluntary work.

Cover does not apply when horse riding, unless carried out in the capacity of an official AHSA judge or mounted steward.

## CAPITAL BENEFITS - INJURY

### Lump Sum Benefits

Accidental Death - Insured Event 1	to a maximum of AUD 50,000 to a maximum of AUD 10,000 if the member is aged under 18
Insured Events 2 - 26	to a maximum of AUD 50,000

What?	Maximum Benefits
1. Accidental death	100%
2. Permanent total disablement	100%
3. Permanent and incurable paralysis of all limbs	100%
4. Loss of sight of both eyes	100%
5. Loss of sight one (1) eye	50%
6. Loss of one (1) or more limb	100%
7. Permanent and incurable insanity	100%
8. Loss of the lens of both eyes	100%
9. Loss of the lens of one (1) eye	50%
10. Loss of hearing in both ears	100%



What?	Maximum Benefits
11. Loss of hearing in one (1) ear	20%
12. Third degree burns resulting in disfigurement which covers more than 40% of the entire body	80%
13. Loss of four (4) fingers and thumb of either hand	50%
14. Loss of four (4) fingers of either hand	50%
15. Loss of one thumb (two (2) joints) of either hand - each	30%
16. Loss of one thumb (one (1) joint) of either hand - each	15%
17. Loss of one finger (three (3) joints) of either hand - each	15%
18. Loss of one finger (two (2) joints) of either hand -each	10%
19. Loss of one finger (one (1) joint) of either hand - each	5%
20. Loss of all toes of either foot	15%
21. Loss of great toe (two (2) joints) of either foot	5%
22. Loss of great toe (one (1) joint) of either foot	3%
23. Loss of toes, other than great toe, of either foot - each toe	1%
24. Fractured leg or patella with established non union	10%
25. Shortening of a leg by at least 5cm	7.5%
26. Permanent total disablement not otherwise provided for under insured events 5, 9 and 11-25 inclusive.	Such a percentage of the amount showing against the schedule as we shall in underwriters absolute discretion determine and being in our opinion consistent with the benefits provided under insured events 5, 9 and 11-25 inclusive. The maximum amount payable is 75% of the amount showing on the schedule against Section 1 Lump Sum benefits.

## WEEKLY BENEFITS - INJURY

What?	Maximum Benefits
27. Weekly Injury Benefit - Temporary total disablement (TTD)	85% of Salary up to \$500 per week 14 day excess period 52 week benefit period
28. Weekly Injury Benefit - Temporary partial disablement (TPD)	a. If the insured member returns to work in a reduced capacity, the benefit amount payable shall be the difference between the benefit 27 and the salary of the insured person; or b. If the insured member does not return to work, the benefit payable shall be 25% of the benefit payable above for 27.



## NON MEDICARE BENEFIT

If during the period of insurance, and within twelve (12) months of the date of injury, the insured volunteer incurs medical expenses, underwriters will pay a benefit up to \$3,500 per injury and in all during that policy period.

An excess of \$50 applies per claim which is payable by the member.

The benefits do not include:

- Payment for any health services which, within the meaning of the Commonwealth Private Health Insurance Act 2007 or the Private Health Insurance (Health Insurance Business) Rules 2009, would constitute the carrying on of health insurance business. This includes the gap between any Medicare or private health insurance rebate and the actual expense incurred; and
- Any expense which is claimable against Medicare or any private health insurance fund.

Examples of what you may be able to claim for include:

- Private hospital accommodation
- Ambulance transport cost
- Chiropractic
- Orthotics, splints, and prostheses
- Ancillary medical procedures
- Theatre fees in private hospitals where Medicare does not apply

where an insured volunteer's doctor considers them medically necessary for the treatment of injury.

## IN THE EVENT OF A CLAIM

If the volunteer is claiming for weekly benefits please supply the following:

- Proof of earnings
- Supporting medical certificates

If the volunteer is claiming for Non-Medicare Medical Expenses the following apply:

- The expenses must be incurred within twelve (12) months from the date of the injury.
- \$50 excess applies to each and every claim.
- No expenses claimable under Medicare are covered by this insurance, including the Medicare gap.
- It is mandatory to submit your expenses through your private health insurance fund first before submitting to Gow-Gates.

**Ensure documentation can be provided to prove the injured volunteer was recorded on duty on the day of the injury and provide details of the activities for which they were assigned.**

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 policies.