



Members' Insurance

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

YOUR INSURANCE BENEFITS

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

AHSA DIRECT MEMBER INSURANCE BENEFITS 2018

PUBLIC & PRODUCTS LIABILITY

Who?	Direct Financial Members of AHSA
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
When?	At all times whilst engaged in non-income earning equestrian activities (24/7). The Policy also extends to cover you if you are competing at a AHSA or AHSA Affiliate Show even as a professional.

All Direct Financial AHSA Members are automatically insured for personal liability in respect of their personal equestrian related activities, provided that they are normally domiciled in Australia and they are not deriving income from those activities.

Business activities require separate insurance.

FAQ'S

Q: Am I covered if my horse kicks a third party vehicle?

A: Public Liability provides personal protection should you cause damage to third party property and are held legally liable to pay damages and / or incur defence costs. It is important to note that the excess on a claim under this policy is \$1,000.

Q: Am I covered if my horse escapes from their paddock, gets out on to the road, and causes an accident?

A: The Public Liability policy provides protection if your horse causes damage to third party property (the car) and for bodily injury (the driver's and / or passengers' death or injuries) if you are held legally liable to pay damages and/or incur defence costs. Again, there is an excess of \$1,000 applicable on this policy.

Q: Does this cover remain in place even if I keep my horse in agistment and not on my own property?

A: The Public Liability will respond whether you are at an event, on an agistment property, at your own home or out on a ride. As long as you are engaged in non-income equestrian activities then cover will apply.



Q: I am competing at an AHSA event and I am being paid to exhibit my client's horse, am I covered?

A: Yes, the insurance now extends to cover you as an individual whilst you are participating for the purpose of competing only. Your business activities outside competing are not covered. This extension applies to up to date Direct Financial AHSA Members only.

EXCLUSIONS

All insurance policies contain exclusions (circumstances in which you will not be covered); the main ones on this policy are:

1. Claims against you by members of your family or anyone in your employment.
2. Claims against you made whilst you are conducting any business activity or profession, other than for the sole purpose of competing at an AHSA or AHSA Affiliate Show.

IN THE EVENT OF A CLAIM

You must give immediate notice to Gow-Gates in writing of anything which may give rise to a claim being made against you and for which there may be liability under this insurance.

You must advise Gow-Gates in writing immediately if you have knowledge of any impending prosecution, inquest or fatal accident inquiry in connection with the above.

You must NOT under any circumstances admit liability.

You must NOT enter into any correspondence with a third party without Gow-Gates' approval.

PERSONAL ACCIDENT

Insurance is now provided for Direct Financial Members of the AHSA for accidental injuries sustained whilst participating in AHSA or AHSA Affiliate sanctioned events provided you are normally domiciled in Australia or New Zealand, and you are not deriving an income from those activities.

IMPORTANT NOTICE – Injuries sustained whilst participating in the following activities are NOT covered:

- Show jumping
- Endurance riding
- Polocrosse
- Campdrafting
- Eventing
- Reining
- Cutting
- Polo

Who?	When?
Direct Financial Members of the AHSA	Cover for personal injuries whilst participating in AHSA, or AHSA Affiliate, sanctioned events.

N.B – NO PERSONAL ACCIDENT COVER is provided for Affiliate Members.



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 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%
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 fingers and thumb of either hand	50%
14. Loss of four 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%



What?	Maximum Benefits
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)	<p>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</p> <p>b. If the insured member does not return to work, the benefit payable shall be 25% of the benefit payable above for 27.</p>

NON MEDICARE BENEFIT

If during the period of insurance, and within twelve (12) months of the date of injury, the insured member 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.
- 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 member's doctor considers them medically necessary for the treatment of injury.



ADDITIONAL INSURANCE PRODUCTS AVAILABLE TO AHSA MEMBERS

As a valued member of the Arabian Horse Society of Australia (AHSA) we have come to an agreement with Gow-Gates Insurance Brokers which entitles you to receive various discounts on the suite of Gow-Gates' equestrian related insurance products. Their staff will provide you with personal service along with guidance and explanations of what insurances are available to you. They are "horse people" as well as "insurance people" and will be able to explain insurance to you in terms you understand and can relate to.

Some of the items they can offer you are:

HORSE INSURANCE, which can include:

- Mortality & Theft (including Transits)
- Economic Slaughter and Permanent Loss of Use
- Veterinary Fees
- Life-Saving Surgical Fees
- Stallion Total Permanent Disability
- Property Loss or Damage
- Float Insurance

PUBLIC LIABILITY

Liability policies are amongst the most common and most important policies that anyone in the horse industry should consider. Whether your operation is a stud or agistment centre, or you provide a specialised equine service, Gow-Gates can offer insurance solutions to protect you and your business against the financial risk of being found liable for death or injury to a third party, or loss or damage of third party property.

CARE, CUSTODY AND CONTROL

Care, Custody and Control is essential cover for agistment and stud businesses, and anyone who is responsible for other people's horses. This cover provides protection against legal liability incurred as a result of injury or death, or financial loss, in respect of a horse in your care. It also covers the legal expenses in defending such law suits.

FARM PACK

Gow-Gates have put together a Farm Pack policy which is specific to equestrian properties. The policy incorporates all of the usual items available under a general farm pack, but has been tailored to include market leading cover for items particularly important to horse owners, such as fencing, stables, horse trucks and saddlery and tack. This package, arranged in conjunction with Gow-Gates' specific EquiCover Liability policy provides you with tailored cover.

For more information please contact Gow-Gates on:

P: (02) 8267 9999

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Or visit our website www.gowgates.com.au

