Australian Endurance
Riders Association Inc

2018 Members Insurance Program

Newmarket Grandwest ABN 42 072 168 588 AFSL 296193

NEWMARKET GRANDWEST
Insurance Brokers

Newmarket Grandwest is a leading Australian Insurance Broker with nationally recognised specialist expertise in Equine Insurance

Newmarket Grandwest – Insurance Broker of AERA

Newmarket Grandwest is a member of the largest insurance broker network in Australasia, the Steadfast Group – a relationship which delivers the benefit of enormous buying power; flexibility and influence when negotiating with major insurers; and access to multiple insurance companies, a broad range of products, valuable advice and quality service.

Members Insurance Program 2018

- Equine Liability Insurance
- Personal Accident Insurance
- Increased membership benefits through Insurance – Including preferential pricing and sponsorship

Who is covered

The Members Insurance Program outlined in the following pages and the cover provided is under the Insured Names of:

- Australian Endurance Riders Association Inc (AERA)
- NSW Endurance Riders Association Inc
- Queensland Endurance Riders Association Inc
- Victorian Endurance Riders Association Inc
- Tasmanian Equine Endurance Riders Association Inc
- SA Endurance Riders Association Inc
- WA Endurance Riders Association Inc

Including State Management Committee's, affiliated clubs, riders, members and/or all volunteers officials and subsidiary companies

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Liability Insurance

Scope of Cover:	Insured's legal liability in respect of third party bodily injury and third party property happening during the period of insurance and caused by an occurrence and/or accident in connection with the business of the Insured and its products
Public Liability:	$50,000,000 any one Claim
Products Liability:	$50,000,000 any one Claim and In the Aggregate
Participation Liability:	$10,000,000 any one Claim and In the Aggregate
Care Custody & Control:	$250,000 any one Occurrence
Errors & Omissions:	$1,000,000 any one Occurrence and in the Aggregate
Deductible:	$ 2,500 – each and every claim $ 5,000 – Care, Custody & Control

Medical Malpractice and Veterinary Liability

Please note Medical Malpractice and Veterinary Liability coverage provided in our program is to protect the Association and its members from the risk exposures of incidental Medical or Veterinary services, better known as incidental 'first aid' services.

Twenty Four / Seven Coverage

This policy covers twenty four hour coverage in respect of members of any Insured club or association in excess of underlying policies or when no other more specific policy is in place.

This includes every officer, member, employee or voluntary helper of the Named Insured's canteen, social and/or sporting clubs, first aid, medical, ambulance or fire fighting services, charities, educational, welfare and/or child care facilities, while acting in their respective capacities as such.

The liability limits has been increased to $50,000,000

24/7

Twenty four hours a day, seven days a week coverage

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Personal Accident/Voluntary Workers

Insurer:	AFA Insurance
Period of Insurance:	1st January 2018 - 1st January 2019
Insured Persons:	CATEGORY A: All nominated Senior financial members of the Insured CATEGORY B: All nominated Junior financial members of the Insured CATEGORY C: All voluntary workers of the Insured
Scope of Cover:	CATEGORY A & B: Whilst actually engaged in non-income earning and/or recreational equestrian activities including practicing and training for equestrian events CATEGORY C: Whilst engaged in voluntary work on behalf of the Insured including direct travel to and from such voluntary work
Age Limit:	5 to 80 years (to 85 in respect of Category C)
SECTION A – Capital Benefits::	EVENTS 1-19: CAPITAL SUM INSURED CATEGORY A: $60,000 (from age 70 - $15,000 Accidental Death Event 1 only) CATEGORY B: $20,000 CATEGORY C: $20,000 (from age 70 - $15,000 Accidental Death Event 1 only)
SECTION B – Weekly Injury Benefit for Income Earners:	EVENT 1a TEMPORARY TOTAL DISABLEMENT: COMPENSATION CATEGORY A: 85% of Income up to a maximum of $600 per Week (nil from age 70) CATEGORY B: Nil CATEGORY C: 85% of Income up to a maximum of $600 per Week (Nil from age 70) Maximum Benefit Period: 52 weeks (26 weeks from age 65) Waiting Period: 14 days
SECTION C – Benefits for Non Income Earners & Students:	EVENTS: COMPENSATION: Household help benefit & student assistance: 100% of expenses up to a maximum of $200 per week Benefit period: 26 weeks Waiting period: 7 days
SECTION D – Additional Benefits:	Funeral expenses: $5,000 ($50 excess) Non medicare medical expenses: 100% of expenses up to a maximum of $1,500 ($50 excess) Parents inconvenience allowance: nil Modification cover CATEGORY A & B: $2,500 CATEGORY C: nil Emergency transport: CATEGORY A & B: $2,000 Out of pocket expenses: $1,000 Aggreªgate limit Of liability: $1,000,000 for any one policy period
Exclusions	1. This policy excludes all claims arising whilst the Insured Person was participating in any income deriving activities. This exclusion does not apply when the Insured Person is paid to participate in an official endurance ride on the AERA calendar. 2. No cover provided under this Policy in respect of any day, associate or international members of the Insured 3. In respect of Voluntary Workers of the Insured, this Policy excluded claims arising out of mounted horse riding activities, except when performed in the capacity of a track marker.

About Personal Accident Insurance

Personal Accident Insurance or PA Insurance is an annual policy which AERA members can purchase at a group discounted price.

This cover is different from life insurance, health insurance and workers compensation. It is designed to ***provide compensation in the event of injuries, disability or death caused solely whilst actually engaged in non income earning and/or recreational equestrian activities including practicing and training for equestrian events.*** This is a 24 hours a day / 7 day a week cover. It is not provided to any day, associate or international members.

Horse riding is a dangerous activity and here are some key stats indicating injuries sustained to AERA members who have taken out Personal Accident Insurance through AERA.

- 40 Claims from AERA Members in 5 years at a total of approximately $250,000
- 73% of claims incurred are from training incidents
- 61% of claim incidents have occurred to a rider over the age of 50
- Average claim being made is approximately $6,000 which is trending upward
- Only 7% of claims incurred are happening on event courses whilst competing, the rest are when training and horse handling activities
- A high percentage of claims are coming from Queensland and NSW

Your policies key points are:

- It will pay 85% of your income up to a maximum of $600 per week for the Benefit Period of 52 Weeks after the waiting period of 14 days has passed
- It has a Capital Benefit of $60,000 for Adults and $20,000 for Juniors
- Household help benefit and student assistance covers 100% of expenses up to a maximum of $200 per week for 26 weeks after the waiting period of 7 days has passed
- Funeral expenses to the value of $5,000
- 100% of non Medicare medical expenses up to a maximum of $1500
- Additional covers outlined in the schedule

Personal Accident Insurance is an optional cover available to financial members of AERA. The annual cost is:

$138 for Senior Members – $36 for Junior Members

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Support the Broker who supports Endurance Riding

As part of a generous sponsorship and membership services offering, Newmarket Grandwest have agreed to continue their brokering services to AERA's total membership base. Additionally they have agreed to facilitate and provide a preferential service offering access to a broad range of products all with preferential pricing for our members. In addition to this they will invest a percentage of the commission earn back into the Association.

This financial incentive for AERA could be quite lucrative so we encourage each affiliated club and member to support AERA and Newmarket Grandwest moving forward by giving them opportunity to discuss your individual insurance need.

The membership service product suite includes:

Equine Insurance

- Newmarket Gold Liability (Agistment and Stud Farms)
- Farm Insurance
- Horse Float Insurance
- Mortality Insurance

Other Insurances

- Commercial Insurance
- Liability Insurance
- Professional Indemnity Insurance
- Management Liability Insurance
- Travel Insurance
- Strata Insurance
- Private and Commercial Motor Vehicle Insurance
- Home and Contents Insurance

Throughout 2018 Newmarket Grandwest will provide special insurance offers to all members.

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Contact Details

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