



**Australian Endurance
Riders Association Inc**

2020 Members Insurance Program



**SUREWiSE is a leading
Australian insurance
broker with nationally
recognised specialist
insurance in equine
insurance**



SUREWiSE— Insurance Broker of AERA

SUREWiSE (previously known as 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 2020

- > 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 Committees, affiliated clubs, riders, members and/or all volunteers officials and subsidiary companies

SUREWiSE Contact Details

Office: Telephone: (08) 8413 6300 or 1800 273 256 | Email: aera@surewise.com.au

Liability Insurance

Insurer:	Lloyd's of London	
Period of Insurance:	1st January 2020 to 1st January 2021	
Interest:	To indemnify the Insured in respect of their legal liability arising out of or in connection with their activities as more fully described therein	
Business:	Principally a membership based horse riding association which includes but not limited to: <ul style="list-style-type: none"> • Management of Association • Organisation, management, attention and participation of authorised AERA events and activities for both AERA and/or affiliated clubs • Member training and practicing for AERA competition exhibitions and performances of affiliated bodies and members under the auspices of AERA • Organising and conducting FEI 1,2 & 3 Star rides affiliated with EA 	Approved activities <ul style="list-style-type: none"> • 1, 2 & 3 Star National Calendar Endurance rides including FEI Introductory Rides • Tom Quilty Cup rides • Marathon rides • General Meetings and AGM's Training rides • International Squad Fundraising • Social activities • Administration duties • Displays • Exhibitions • Performances • Working Bees • Harness events
Limits of Liability:		
General Liability (Public Liability & Advertising Liability):	\$50,000,000 in respect of any one claim or series of claims arising out of any one Occurrence	
Products Liability:	\$50,000,000 in respect of any one claim or series of claims arising out of any one Occurrence and in the aggregate during any one Period of Insurance	
Pollution Liability	\$50,000,000 in respect of any one claim or series of claims arising out of any one Occurrence and in the aggregate during any one Period of Insurance	
Sublimits:		
Property in the physical or legal control of the Insured:	\$250,000 any one claim in respect of clause 3.16.5	
Professional Indemnity / Errors & Omissions:	\$1,000,000 any one claim and in the aggregate during the Period of Insurance	
Participation including Participant to Participant:	\$10,000,000 any one claim and in the aggregate during the Period of Insurance	
Excess:	\$2,500 each and every claim including costs and expenses other than; \$5,000 each and every claim including costs and expenses in respect of damage to property in the Insured's care, custody and 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. Please contact SUREWISE for further clarification on these clauses if required.

Twenty Four / Seven Coverage

This policy covers twenty four hour/seven day 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.

Personal Accident/Voluntary Workers

Insurer:	AFA Insurance
Period of Insurance:	1st January 2020 to 1st January 2021
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 endurance activities including practicing and training for endurance 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 CATEGORY C: \$5,000 Out of pocket expenses: \$1,000 Aggregate limit Of liability: \$1,000,000 for any one policy period
Exclusions	<ol style="list-style-type: none"> 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. No cover provided under this Policy in respect of any day, associate or international members of the Insured 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.

- > Over 40 personal accident claims in the past 5 years total approximately \$250,000
- > Over 70% of claims incurred are from incidents whilst training
- > Over 60% 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 New South Wales

Your policy 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:

\$150 for Senior Members – \$39 for Junior Members



Support the Broker who supports Endurance Riding

As part of a generous sponsorship and membership services offering, SUREWISE have agreed to continue their brokering services to AERA’s total membership base. Additionally they have agreed to facilitate 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 earned 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

Please call our office today to enquire about a quotation