

# 2017



## **Australian Endurance Riders Association Inc**

**Members Insurance Program**



## 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.

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

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### MEMBERS INSURANCE PROGRAM 2017

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

### Who is covered

The Members Insurance Program outlined below 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



## Equine 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

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

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### 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.




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*"Twenty four hours a day, seven days a week coverage!"*

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## Personal Accident Insurance

**SCOPE OF COVER:** All those hazards to which an Insured member is exposed to whilst actually engaged in recreational equestrian activities including practicing and training, (24 hours a day, 7 days a week).

**INSURED PERSONS:**

**1. Senior Members (18 to 80 years)**  
 Category A: All Income Earning Senior Members of the Insured  
 Category B: All Non Income Earning Senior Members of the Insured

**2. Junior Members (5 to 17 years)**  
 Category A: All Income Earning Senior Members of the Insured  
 Category B: All Non Income Earning Senior Members of the Insured

**INSURED EVENTS for each Insured Person**

**Death & Capital Benefits:**

Senior Members	\$ 60,000
Junior Members	\$ 20,000

**Temporary Total Disablement caused by Injury:**

Category A (Senior)	85% of average gross weekly Salary to a maximum of \$600
Category B (Senior)	NIL (Non Income Earner Benefits Apply)
Category A (Junior)	NIL
Category B (Junior)	NIL (Non Income Earner Benefits Apply)

**AGGREGATE OF LIABILITY:** \$ 1,000,000 any one period of insurance

**EXCESS PERIOD:** 14 days unless otherwise stated in the policy (Senior Members Only)

**BENEFIT PERIOD:**  
 Category A: 52 weeks unless otherwise shown  
 Category B: 26 weeks unless otherwise shown

**ADDITIONAL BENEFITS:**  
 Non Medicare Medical Expenses  
 Funeral Expenses  
 Non Income Earner Benefits  
 Student Tutorial Benefits  
 Domestic Help  
 Out of Pocket Expenses

Permanent Total Disablement is replaced by Paraplegia or Quadriplegia where the person is over 65 years of age or a non income earner.

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

***\$70 for Senior Members***

***\$18 for Junior Members***



## Personal Accident Insurance (Additional Benefits)

### **Non Medicare Medical Expenses**

If an Insured Person suffers an injury during the Period of insurance the Policy will pay 100% of the Non Medicare Medical Expenses incurred up to a maximum of \$5,000. Excess \$50 each & every claim.

### **Funeral Expenses**

If the Insured Person suffers an Accidental Death the Policy extends to cover the expenses of burial or cremation OR the cost of returning the Insured Person's body or ashes to their country of residence up to a maximum of \$5,000. Excess \$50 each & every claim.

### **Home/Car Renovations**

It is hereby declared and agreed that should an Insured Person be entitled to benefits under Event 2 (Permanent Total Disablement and Paraplegia / Quadriplegia), the maximum amount payable under this benefit is \$2,500.

### **Emergency Transport**

It is hereby declared and agreed that should emergency transport be required or other mode of transport where and ambulance be required, the maximum amount payable is limited to \$2,000.

### **Non Income Earner Benefits are as follows:**

#### ✓ **Student Tutorial Benefits**

If the Insured Person is a student not in receipt of a pre-disability earnings will be entitled to reimbursement of student tutorial fees provided that:

- such fees are paid to a professionally qualified tutor who continues teaching the student during the period of disability.
- such fees must be certified by a legally qualified medical practitioner and payable from the 8th day of treatment.

The benefit shall be limited to \$200 per week payable for an aggregate period of 26 weeks.

#### ✓ **Domestic Help**

If the Insured Persons not in receipt of pre-disability earnings will be paid for the cost of hiring domestic help and/or child minding services reasonably and necessarily incurred provided that:

- child minding services and domestic help must be carried out by persons other than members of the Insured Person's family or other relatives or persons permanently living with the Insured Person.
- child minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the Insured Person payable from the 8th day of treatment.

The benefit shall be limited to \$200 per week payable for an aggregate period of 26 weeks.

#### ✓ **Out of Pocket Expenses**

This policy extends to include reasonable out of pocket expenses payable upon receipts furnished by the Insured for such expenses attributable directly to such disablement up to a maximum of \$1,000. Physical damage to property is not an expense that is deemed to be directly attributable to the disablement and the ability to perform normal everyday activities.



## 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 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

**Throughout 2017 Newmarket Grandwest will provide special insurance offers to all members.**



## Contact Details



### **Sonya Ruprecht**

AERA Insurance Officer

**Address:** PO Box 6627, Chatham NSW 2430  
**Telephone:** (02) 6553 8640  
**Fax:** (02) 6553 8661  
**Email:** [secretariat@nswera.asn.au](mailto:secretariat@nswera.asn.au)



**Telephone:** (08) 8177 5000  
**Fax:** (08) 8177 5050  
**Email:** [aera@nmgw.com.au](mailto:aera@nmgw.com.au)

### **Kendel Thomas**

Account Manager - Equine

**Email:** [aera@nmgw.com.au](mailto:aera@nmgw.com.au)  
**Mobile:** 0439 810 114

### **Leisa Balas**

National Bloodstock Mortality Manager

**Email:** [aera@nmgw.com.au](mailto:aera@nmgw.com.au)  
**Mobile:** 0428 896 243

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*We have provided an overview of the insurance program available. For full terms and conditions of these policies and associated wordings please refer to PDS / Policy Wording for further information. If you require a copy or have further questions please do not hesitate to contact Kendel Thomas via email on [aera@nmgw.com.au](mailto:aera@nmgw.com.au)*

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