# SUREWISE INSURANCE | INTEGRITY | INNOVATION

## KEEPING YOU INFORMED

### COVID-19 PANDEMIC

At SUREWiSE we appreciate that many members have concerns regarding their insurance coverage during the COVID-19 pandemic restrictions. We want to assure all members that the insurance programme in place is designed to protect all riders and volunteers during this time. We do however need to stress that it is important that all members are being safe and abiding by government rules and regulations during current COVID-19 restrictions.

#### **Opt In Personal Accident**

For the members that have elected to take out the personal accident policy, it will continue to cover riders whilst they are training. We find most claims under this policy occur during training rides with majority claiming for loss of income for several weeks. Although riders may not be participating in events, the policy is still an important security in the event a member is seriously injured and unable to work.

#### **Public Liability**

In the same instance as the personal accident cover, the public liability policy will cover riders whilst they are training. Instances such as starting bushfires, leaving gates open to domestic animals and injuries to a small child are serious claims which have and can occur whilst on a horse. This policy is vital to protect all members and the Association.

#### Volunteers

We confirm that all volunteers are covered for personal accident and public liability cover. SUREWISE have arranged a 'blanket' personal accident so volunteers do not need to register for this policy.

This cover also extends to cover riding whilst track marking and other activities incidental to this.

Please feel free to phone Kendel Sparnon on 0439 810 114 to discuss any concerns you may have.

Disclaimer: The information contained in this article provides aeneral information only and does not take into account your individual objectives, financial situation or needs. You should assess whether the information is appropriate for you and consider talking to SUREWiSE for an assessment of your individual circumstances prior to acting any information on contained herein.