

MEMBERS' INSURANCE

30 June 2014 - 30 June 2015



MEMBERS' INSURANCE

Pony Club Association of Victoria Inc. (PCAV), together with Gow-Gates Insurance Brokers and Lloyd's Insurers, has arranged an Insurance Programme to benefit all Members.

PUBLIC & PRODUCTS LIABILITY

Who?	Financial Members	Registered Day Members
What?	<p>Your legal liability to compensate third parties for personal injury or property damage.</p> <p>Limit of Liability \$20,000,000</p> <p>Excess \$1,000 third party property damage claims</p>	<p>Your legal liability to compensate third parties for personal injury or property damage.</p> <p>Limit of Liability \$20,000,000</p> <p>Excess \$1,000 third party property damage claims</p>
When?	24/7 cover for non-income earning equestrian activities	Whilst attending and/or participating in PCAV approved events and activities after payment of the appropriate fee.

FINANCIAL PCAV MEMBERS

If you are a **Financial Member** you are automatically insured for legal liability in respect of your personal equestrian related activities, provided that you are normally domiciled in Australia or New Zealand.

If the horse is kept at agistment or is loaned to someone else and used for non-business purposes you, as the owner, are still covered. If, as a parent or guardian, you are sued as a result of an action by your child who is a Financial Member, while your child is engaged in equestrian related activities, the policy provides cover for you as the parent or guardian.

If legal liability is proved, the policy will pay damages up to \$20,000,000 for any one claim and the number of claims is unlimited. It also pays all costs incurred with the consent of Underwriters, in defending the claim. The PCAV policy covers incidents in connection with the use/ownership of a horse or pony and includes the liability of one Member to another.

Business activities will require separate insurance



REGISTERED DAY MEMBERS OF PCAV AFFILIATED CLUB

Those who are **Registered Day Members**, and who pay the appropriate insurance fee per day, are covered for Public Liability, whilst attending and/or participating in PCAV approved activities organised and/or run by the PCAV Affiliated Club where you are liable for causing bodily injury or property damage to others, excluding whilst travelling to and from such event.

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. Any business or profession.
3. The use of a horse or horsedrawn vehicle for hire or reward.

PCAV ACTIVITIES

- Dressage
- Mounted Games
- Rallies
- Displays & exhibitions
- Orienteering
- Cross Country
- Eventing
- Gymkhana
- Club social trail rides
- Sporting Events
- Showjumping
- Polocrosse
- Meetings and AGM's
- Training Days
- Vaulting
- One Day Events
- Campdrafting
- Tent Pegging
- International Competitions
- All other PCAV Approved Activities

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

Cover is provided for **Financial Members** for accidental injury sustained when actively engaged in personal equestrian related activities, provided that you are normally domiciled in Australia or New Zealand.



Who?	When?
Financial Riding Members 1 year to 80 years of age	24/7 cover for personal injuries sustained whilst engaged in any non-income earning activity involving riding, caring for or handling horses or ponies, including attending and participating in equestrian events.

NO COVER is provided for Registered Day Members.

CAPITAL BENEFITS

PART A	DEATH & CAPITAL AS PER TABLE OF BENEFITS
FINANCIAL MEMBERS	Up to a maximum of \$50,000 but limited to \$10,000 for Accidental Death in respect of Financial Members under 18 years of age.
PART B	WEEKLY BENEFITS – INJURY (TEMPORARY TOTAL DISABLEMENT)
FINANCIAL MEMBERS	85% of earning up to \$500 per week payable up to 104 weeks from the date of injury unless otherwise stated with a 7 day excess.

SCHEDULE OF BENEFITS

THE EVENTS - Injury resulting directly in the following Event(s), which occur within twelve (12) months of the date of the Injury:

THE BENEFIT - Being the percentage of the amount shown in the Schedule against Death & Capital Benefits for each insured person

THE EVENTS	THE BENEFITS
1. Death (limited to 20% of the Capital Benefit in the schedule for Insured Persons under 18 years of age)	100%
2. Permanent Quadriplegia	100%
3. Permanent Paraplegia	100%
4. Permanent total loss of sight of two eyes	100%
Permanent total loss of sight of one eye	100%
5. Permanent total loss of hearing of two ears	100%
Permanent total loss of hearing of one ear	25%
6. Permanent total loss of use of two arms	100%
Permanent total loss of use of one arm	100%
7. Permanent total loss of use of two legs	100%



Permanent total loss of use of one leg	100%
8. Permanent total loss of use of two + fingers	40%
Permanent total loss of use of two fingers	14%
Permanent total loss of use of one finger	4%
Permanent total loss of use of one thumb	5%
9. Permanent total loss of use of two + toes	40%
Permanent total loss of use of two toes	14%
Permanent total loss of use of one toe	4%
10. Permanent total loss of two kidneys	75%
Permanent total loss of one kidney	30%
Permanent total loss of spleen	25%
Permanent total loss of liver	70%
Permanent total loss of two testicles	40%
Permanent total loss of one testicle	6%
Permanent total loss of sexual function	45%
11. Total & Permanent disfigurement	Up to 45%
Total & Permanent shortening of the leg	7%
For the purposes of this Event 11 only, Disfigurement means disfigurement that extends to more than 20% of the entire external body. The total percentage paid to be at Underwriters sole and absolute discretion.	
12. Any permanent total disability or permanent total loss of use of any body part not shown above will be compensated at a percentage of the Capital Benefit as determined at the sole and absolute discretion of the underwriters. Such determination will not be inconsistent with the benefits provided under Events 4-11 inclusive.	Up to 90%
13. Becoming HIV positive but cover for this Event is only provided if the infection was as a direct result of playing or participating in the Sport nominated in the Schedule.	Up to \$5,000

<p>14. Actual Non Medicare Expenses incurred following Accidental miscarriage or premature child birth up to max 26 weeks of pregnancy.</p> <p>Cover for this Event is only provided if the miscarriage of childbirth was as a direct result of playing or participating in the Sport nominated in the Schedule.</p> <p>Event 14 is subject to deduction of the Excess specified in the Schedule for Medical Benefits.</p>	<p>Up to \$2,500</p>
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ADDITIONAL BENEFITS

Non-Medicare Medical Expenses

100% Reimbursement
 \$5,000 maximum per claim
 \$50 excess

Funeral Expenses

If, as a direct result of a Bodily Injury, a Financial Member suffers Accidental Death this policy covers their funeral expenses up to a maximum of \$7,500.

Clothing Allowance

\$500

This policy covers equestrian related clothing up to a maximum of \$500, including riding boots and helmets, damaged as a result of the necessary removal of such clothing for the purpose of necessary medical attention following an Accident claimable under the policy.

Out of Pocket Expenses

This policy covers reasonable out of pocket expenses incurred as a result of the injury up to \$100 per week to a maximum of \$1,000 payable upon original receipts for such expenses.

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.

This benefit is not applicable where benefits are being paid under the Loss of income Section.

The entitlements listed on the next page are not available to income earners.



Student Tutorial Cost

If you are a full time student and suffer an injury and you are unable to attend classes insurers will pay 100% of the actual cost of Home Tutorial Expenses certified as necessary by the Attending Medical Practitioner subject to a maximum of \$200 per week for each week of Temporary Total Disablement, payable from the 8th day of treatment, for a maximum period of 26 weeks.

Domestic Home Help

If you are retired, unemployed or not in receipt of a salary and suffer from an injury and unable to carry out domestic duties, insurers will pay up to 100% of the actual cost of domestic home help certified as necessary by the attending Medical Practitioner subject to a maximum of \$200 per week for each week of Temporary Total Disablement from the 8th day of treatment for a maximum period of 26 weeks.

Domestic Duties means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services.

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.

For a full guide to the benefits please refer to the Policy Wording.

In the event of a claim

If the Financial Member is claiming for weekly benefits please supply the following:

- Proof of earnings
- Supporting Medical Certificates

If the Financial Member is claiming for Non-Medicare Medical Expenses the following apply:

- The expenses must be incurred within 12 months from the date of the injury.
- \$50 excess applies to each and every claim.
- No expenses claimable under Medicare are covered by this insurance, including the Medicare gap.
- It is mandatory to submit your expenses through your Private Health Insurance Fund first before submitting to Gow-Gates.

This summary is prepared as a guide only and in no way affects, alters or overrides the Terms, Conditions and Limitations of the Policies that set out the basis of the Insurance. For full details of cover, terms and conditions refer to the Policy Wording.

