



Photo: Courtesy of RedFoto

Members' Insurance

Pony Club Western Australia Inc.

31 December 2018 - 31 December 2019

Pony Club Western Australia Inc. (PCWA), together with Gow-Gates Insurance Brokers, has arranged an Insurance Programme to benefit PCWA Members. For the sake of these insurances policies please note that **Financial Riding Members** shall mean "Ordinary Riding Members, Associate Riding Members, Adult Supporter Mounted Members, Open Rider Members, Affiliate Riding Members, Life Members Mounted and Mounted Coaches."

Public & Products Liability

Who?	Financial Riding Members	Registered Day Members and Open Competition Riders
What?	Your legal liability to compensate third parties for personal injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 each and every claim	Your legal liability to compensate third parties for personal injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 each and every claim
When?	24/7 cover of the above whilst involved in recreational non-income earning equestrian activities.	Whilst attending and/or participating in PCWA approved events and activities after payment of the appropriate fee.

Financial Riding PCWA Members (24/7 Cover)

If you are a **Financial Riding 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 held legally liable to pay damages and/or costs and expenses as a result of an action by your child who is a Financial Riding Member, while your child is engaged in non-income earning equestrian activities, the policy provides cover for you as the parent or guardian.

If you are held legally liable to pay damages and/or costs and expenses as a result of your own negligence, your child's insurance will not protect you and you need your own insurance.

If legal liability is proved, the policy will pay damages up to \$20,000,000 for any one claim. In respect of Public Liability the number of claims is unlimited, however Products Liability is limited to \$20,000,000 any one claim and in all. It also pays all costs incurred with the consent of Insurers, in defending the claim.

The PCWA 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 PCWA 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 PCWA approved activities sanctioned and/or authorised by PCWA and/or any of their Affiliated Clubs 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 horse drawn vehicle for hire or reward.

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 Riding 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 hours a day 7 days a week in respect of all hazards which a member is exposed to whilst a member is engaged in non-income earning activities involving riding, caring for or handling horses or ponies, and travel to and from events, which are run by the insured .
Other Financial Non-Riding Members of PCWA but <u>excluding</u> Registered Day Participants. 2 years to 80 years of age	Cover for personal injuries whilst engaged in PCWA organised and approved activities, but not while mounted at the said events and excluding while travelling to or from such events.

N.B – NO PERSONAL ACCIDENT COVER is provided for Registered Day Members.
NO PERSONAL ACCIDENT COVER is provided for Open Competition Riders.

Main Benefits

(Full list of benefits should be referred to in the Policy Schedule and Wording)

What?	Maximum Benefits
Accidental Death	\$200,000 maximum \$50,000 maximum (under 18 years)
Capital Benefits	\$200,000 maximum and as per the Table of Benefits
Permanent Disablement	\$200,000 maximum and as per the Table of Benefits
Funeral Expenses following accidental death	\$10,000 maximum
Becoming HIV Positive	\$20,000 maximum Cover for this event is only provided if the infection was as a direct result of bodily injury, as defined in the Policy Wording, or as a direct result of receiving medical treatment provided by a medical practitioner for an insured person's bodily injury whilst they are insured under this policy.

What?	Maximum Benefits														
Non-Medicare Medical Expenses	<p>100% Reimbursement \$5,000 maximum per claim \$50 excess if the Member is not a member of a private health fund.</p> <p>Non-medicare medical expenses means:</p> <ol style="list-style-type: none"> 1. hospital accommodation and theatre fees; 2. emergency transportation costs; 3. orthotics, splints and prosthesis used solely for treatment following an accident; 4. expenses registered medical practitioner; or 5. expenses incurred in respect of any chiropractor, masseur, naturopath, osteopath or physiotherapist but only following a referral from the insured person's medical practitioner, such referral being valid for 6 months following the date of the bodily injury; <p>however, in all cases, excludes any fees, costs or expenses for which a Medicare benefit is payable whether in part or whole.</p>														
Emergency transportation	<p>100% Reimbursement \$3,000 maximum per claim \$50 excess if the Member is not a member of a private health fund.</p> <p>Costs and expenses incurred, less any amounts recoverable from any other source, in respect of an ambulance or other similar transportation.</p>														
Physiotherapy Treatment Costs	<p>The percentage of the fee charged by the physiotherapist less rebates from other services:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Visits 1-5</td> <td style="text-align: right;">95%</td> </tr> <tr> <td>Visits 6-10</td> <td style="text-align: right;">85%</td> </tr> <tr> <td>All other visits</td> <td style="text-align: right;">75%</td> </tr> </table> <p>Up to a maximum of \$5,000</p> <p>If the Insured Person is not a member of a private health fund, the insurance under this benefit excludes the first \$50.00 of each claim.</p>	Visits 1-5	95%	Visits 6-10	85%	All other visits	75%								
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Fractured Bones	<p>Up to \$5,000 in total any one Bodily Injury.</p> <p>If, as a result of injury, an insured person suffers any of the insured events listed insurers will pay the sum insured stated below.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">INSURED EVENTS – Fracture of:</th> <th>BENEFITS</th> </tr> </thead> <tbody> <tr> <td>Neck, Skull, Spine or Pelvis</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">i) Complete fracture</td> <td style="text-align: right;">Up to \$5,000</td> </tr> <tr> <td style="padding-left: 20px;">ii) Other fracture</td> <td style="text-align: right;">Up to \$5,000</td> </tr> <tr> <td>Hip</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">i) Complete fracture</td> <td style="text-align: right;">Up to \$2,000</td> </tr> <tr> <td style="padding-left: 20px;">ii) Other fracture</td> <td style="text-align: right;">Up to \$2,000</td> </tr> </tbody> </table>	INSURED EVENTS – Fracture of:	BENEFITS	Neck, Skull, Spine or Pelvis		i) Complete fracture	Up to \$5,000	ii) Other fracture	Up to \$5,000	Hip		i) Complete fracture	Up to \$2,000	ii) Other fracture	Up to \$2,000
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What?	Maximum Benefits	
	Jaw, Leg, Ankle or Knee i) Complete fracture ii) Other fracture	Up to \$1,250 Up to \$1,250
	Cheekbone or Shoulder i) Complete fracture ii) Other fracture	Up to \$ 500 Up to \$ 500
	Arm, Elbow, Wrist or Ribs i) Complete fracture ii) Other fracture	Up to \$1,000 Up to \$ 500
	Nose or Collarbone i) Complete fracture ii) Other fracture	Up to \$ 500 Up to \$ 500
	Foot, Hand Finger, Thumb or Toe	Up to \$ 500 Up to \$ 250
<p>If surgery is required in respect of treating the above Fractured Bones, the applicable benefit payable shall be increased by 50%. Surgery, for this additional payment, being defined as treatment of the fractured bones, performed by a surgeon in an operating theatre,</p>		
Dental Treatment following a dental injury	<p>Up to \$1,000 per tooth up to a maximum of \$5,000 any one claim in respect of the total loss of a tooth; or Up to \$1,000 per tooth up to a maximum of \$5,000 any one claim in respect of any tooth that has suffered a chip.</p> <p>Dental injury means an injury to a tooth or teeth as a result of an accident and which occurs solely and independently of any other cause during the policy period and operative time and whilst the person is an insured person under the policy.</p>	
Premature childbirth (prior to 26 weeks gestation) or miscarriage	<p>5,000 maximum</p> <p>Cover for this event is only provided if the miscarriage or premature childbirth is as a direct result of an accident.</p>	
Overseas Medical Expenses	<p>\$5,000 maximum</p> <p>If an insured person sustains bodily injury whilst outside of Australia and incurs costs related to emergency medical treatment, as certified necessary by a medical specialist, for the treatment of the bodily injury, we shall pay up to \$5,000.</p> <p>Subject to:</p> <ol style="list-style-type: none"> a) All costs must be incurred overseas; b) the costs not being recoverable from any other Section of the policy or any other source; and c) any policy exclusions, terms and conditions that may otherwise apply. 	

What?	Maximum Benefits
Loss of Income Benefits	<p>85% of earnings up to \$700 per week</p> <p>Payable up to 104 weeks from the date of injury unless otherwise stated with a Nil day excess.</p>
Unforeseen Expenses	<p>\$2,500 maximum</p> <p>If an insured person incurs reasonable and necessary expenses for equestrian-related clothing (including riding boots and helmets) damaged as a result of the necessary removal of such clothing for the purpose of providing necessary medical attention following a bodily injury, insurers will pay up to \$500 for the actual and reasonable costs incurred.</p> <p>Subject at all times that those costs are not recoverable elsewhere under this policy, or otherwise applicable to an expense for which a Medicare benefit is payable</p> <p><u>*** Evidence of the damaged clothing will be required as well as confirmation from the medical practitioner that it was necessary to remove the clothing in order to treat you ***</u></p>
Modification Benefit	<p>\$15,000 maximum</p> <p>If an insured person sustains a bodily injury for which a benefit is paid under Part A, Capital Benefits, for Permanent Total Disablement, Permanent paraplegia or quadriplegia or Permanent and incurable paralysis of all limbs, insurers will pay up to \$15,000 for costs necessarily incurred to modify the insured person's home and/or motor vehicle, and/or costs associated with relocating the insured person to a more suitable home, provided that medical evidence is given from a medical practitioner certifying the modification and/or relocation is necessary.</p>
Rehabilitation Expenses Benefit	<p>\$1,000 maximum</p> <p>If insurers accept a valid claim under Part A, Capital Benefits, or Part B, Weekly Injury Benefit, insurers agree to pay actual rehabilitation expenses incurred, such as but not limited to gymnasium or fitness centre fees, or personal physical trainer fees, or the like, as certified necessary by the insured person's treating medical specialist.</p>
Carer Loss of Income Benefit	<p>\$5,000 maximum</p> <p>85% of Net Income Lost per week up to \$500</p> <p>28 day waiting period</p> <p>If an insured person sustains a bodily injury and an income earning carer of that insured person is unable to earn their income due to the ongoing caring of the insured person, insurers shall pay 85% of the carer's income whilst they continue to care for the insured person.</p> <p>The maximum insurers shall pay is \$500 per week, whilst the insured person continues to require care relating directly to the bodily injury, up to a max of \$5,000. Insurers shall not pay for the first 28 days of care, and all payments will cease upon the insured person's medical specialist noting care is no longer required.</p>

The entitlements listed below are not available to income earners.

Student Help	\$500 per week maximum for a maximum of 52 weeks Excess Period 7 days Costs and expenses incurred up to but not exceeding \$500 per week, and not exceeding 52 weeks in all, in respect of help required by full time students only.
Home Help	\$500 per week maximum for a maximum of 52 weeks Excess Period 7 days Costs and expenses incurred up to but not exceeding \$500 per week, and not exceeding 52 weeks in all, in respect of help required by full time students only.

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

In The Event Of A Claim

If you are claiming for weekly benefits please supply the following:

- Proof of earnings
- Supporting Medical Certificates

If you are 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 unless you are part of a Private Health Fund.
- 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.

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