



# PCA Insurance Webinar

## 20<sup>th</sup> March 2021

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# CONFUSED BY INSURANCE?

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# INSUREDS, INSURERS & INSURANCE BROKERS

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Individuals, Companies and Groups of People purchase insurance as a means of protection against financial loss.

Insurers provide the insurance by collecting premium and pooling together the resources of a large number of people who have similar risks, to make sure that the few people who experience loss are protected.

Insurance Brokers arrange and facilitate the contracts between Insureds and Insurers.



# COMMON MYTHS

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Dual Insurance - Gow-Gates and Insurers “double dip”.	I can’t claim twice so I’m being ripped off.
I’m very careful, have been in the industry for 20 years, and don’t need insurance.	Everything I need to know about Risk Management is in my head.
This premium is ridiculous!! I’ve never had a claim!	The PCA insurance is sufficient for all my needs.
1 policy should fit all.	I don’t have any assets so there’s no way anyone will sue me.

# INSURANCE IS A MEMBER BENEFIT

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## WHY DOES PCA PROVIDE YOU WITH INSURANCE?

- Creates your own premium pool & economies of scale
  - Ensures all participants have insurance
    - Protects individuals from injury or being held legally liable
    - Protects those who are injured / property damaged as they are also able to pursue damages
- \*\*\* It is a member benefit and not intended to meet every individual's personal requirements \*\*\*

# FAQ's

Question	Answer
<p>Q: Am I covered to do XYZ?</p>	<p>A: The insurance policy does not set the rules as to what you can and can't do. The policies respond to claims that fall within the terms and conditions of the policy, and they are designed to protect PCA, the clubs, members and coaches, to conduct their activities in line with PCA rules.</p> <p>Therefore, you need to refer to the rules or check with your State Branch to ensure you are acting within their rules, otherwise you may compromise your position in the event of a claim.</p>

# FAQ's

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Question	Answer
<p>Q: What is a sanctioned activity?</p>	<p>A: The insurance is set up to protect PCA, its clubs, members and coaches whilst attending and organising PCA activities and events.</p> <p>It is not designed to cover claims not associated with PCA activities, such as agistment, hire of your grounds to non-PCA user groups, or running non-PCA shows and events.</p> <p>All States have different rules regarding use of club grounds by members outside of PCA events. You must check with your State Branch to ensure you are operating within their rules.</p> <p>Gow-Gates do not set, and not aware of, the different State rules.</p>

# FAQ's

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Question	Answer
<p>Q: When are Coaches covered?</p>	<p>A: If you are an up to date registered PCA NCAS L1 Coach, you are covered to Coach at PCA rallies and also you are covered to coach PCA Financial Riding Members outside of PCA Events.</p> <p>It is your responsibility to ensure they are current and up to date Members.</p> <p>All other Coaches are covered when coaching at PCA rallies and events.</p>



# Questions from Mayanup Pony Club

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Question	Answer
<p>Q: Does our existing PCWA public liability insurance cover our club when we loan equipment (free of charge) to other pony clubs off site? I.e. loan showjumping equipment to another pony club.</p>	<p>A: Yes, as long as they are up to date clubs affiliated with PCA.</p>
<p>Q: Does our existing PCWA public liability insurance cover our club when we loan equipment (free of charge) to other pony clubs and or state squads/ zone events on site. I.e. zone holding a gymkhana on club grounds and loaning showjumping equipment to zone event.</p>	<p>A: Yes, as long as they are up to date clubs affiliated with PCA.</p>

# Questions from Mayanup Pony Club

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Question	Answer
Q: Is there an insurance requirement difference between sharing/ borrowing equipment and hiring (\$\$) equipment?	A: Not in the sense that an action can be brought against you in both situations, however receiving money would suggest that there you are providing a service or item, rather than doing someone a favour. This may slightly change the defence of a claim but it would depend on the individual circumstances.
Q: What insurance does PCAWA hold to hire equipment (Dressage/Sj) to other pony club groups.	A: If they're hiring to their own clubs they are covered under the PCA policy.

# Questions from Mayanup Pony Club

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Question	Answer
<p>Q: Does it hire to non pony club groups? If so what insurance does it hold?</p>	<p>PCAWA does not hire to non-PCA Groups as far as we are aware. We do have some clubs who do and they take out additional insurance to cover this additional risk.</p>
<p>Q: If a club is not the primary lease holder / owner of its grounds. Can it hold a insurance policy to hire to non pony club entities?</p>	<p>A: If you are permitted to under your lease agreement then we can arrange additional insurance, but you'd have to check with your landowner to ensure you are allowed to sub-lease to other user groups.</p>

# Questions from Mayanup Pony Club

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Question	Answer
<p>Q: Should a policy be held regarding XC courses that covers public liability over the course when the grounds are hired to other (non Pc) groups. When pony club is not the primary lease holder (and would not be the hirer) but has constructed the jumps.</p>	<p>A: If the XC course was constructed with the intention of being used solely for PCA use, then the PCA policy would be sufficient despite a third party hiring it out to others.</p> <p>However, if the jumps were constructed for the purpose of being hired out to others, regardless of whether your club is the hirer, then the PCA policy may not respond.</p>

# EXCLUDED ACTIVITIES

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1. Harness Racing / Sport
2. Racing
3. Hunting
4. Rodeo
5. Endurance Riding
6. Parelli or Parelli type Natural Horsemanship training

This is in relation to Management Liability only.

Racing is excluded from the Public Liability policy.

# THE IMPORTANCE OF GOOD RISK MANAGEMENT

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Holding an Insurance policy does not mean that you don't need to worry about Risk Management.

Firstly, insurers take into account your risk management practices when offering cover and setting their premiums. You are expected to adhere to these agreed practices.

Furthermore, Public Liability policies also contain a condition which requires the policyholder to exercise Reasonable Care to prevent injury and property damage. Not applying appropriate Risk Management practices may leave you in breach of the terms of the policy and therefore uninsured.

Good Risk Management Practices will lead to a reduction in claims. Claims are the biggest driver of premiums in insurance. Avoiding claims assists in maintaining stable and affordable premiums.



# THE IMPORTANCE OF GOOD RISK MANAGEMENT

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Insurance should only be seen as a last resort.

## Prevention is always better than cure.

Whilst an insurance policy can compensate for the financial aspect of an allegation made against you, there will always be a significant time, emotional and reputational burden of a claim which simply cannot be covered.

There will be a significant time commitment in assisting the legal team in defending a claim against you and you cannot get this time back. Likewise, there will undoubtedly be an emotional toll arising from the potential injuries and property damage which have been caused.

# CONTACTS

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Contact us for additional insurance enquiries [equine@gowgates.com.au](mailto:equine@gowgates.com.au)

Please contact your States Branch first for all CofC and insurance requests.

Claims to [sportsclaims@gowgates.com.au](mailto:sportsclaims@gowgates.com.au) or [equine@gowgates.com.au](mailto:equine@gowgates.com.au) and ensure you reference PCA, your State Branch and Membership number for us to easily verify your membership.



GOW-GATES  
INSURANCE BROKERS



Trust.  
Loyalty.  
Excellence.

OUR PROMISE

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