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Pony Club Western Australia Insurance Webinar

13th October 2025

Gow-Gates

Introduction

Gow-Gates Insurance Brokers have specialized in Equine and Bloodstock Insurance for over 60 years and have been the appointed broker for Pony Club Australia since 2014.

The Pony Club Australia account is looked after by the Gow-Gates Sports team with your main contacts being Evan Tuckwell and Stacey Christian.

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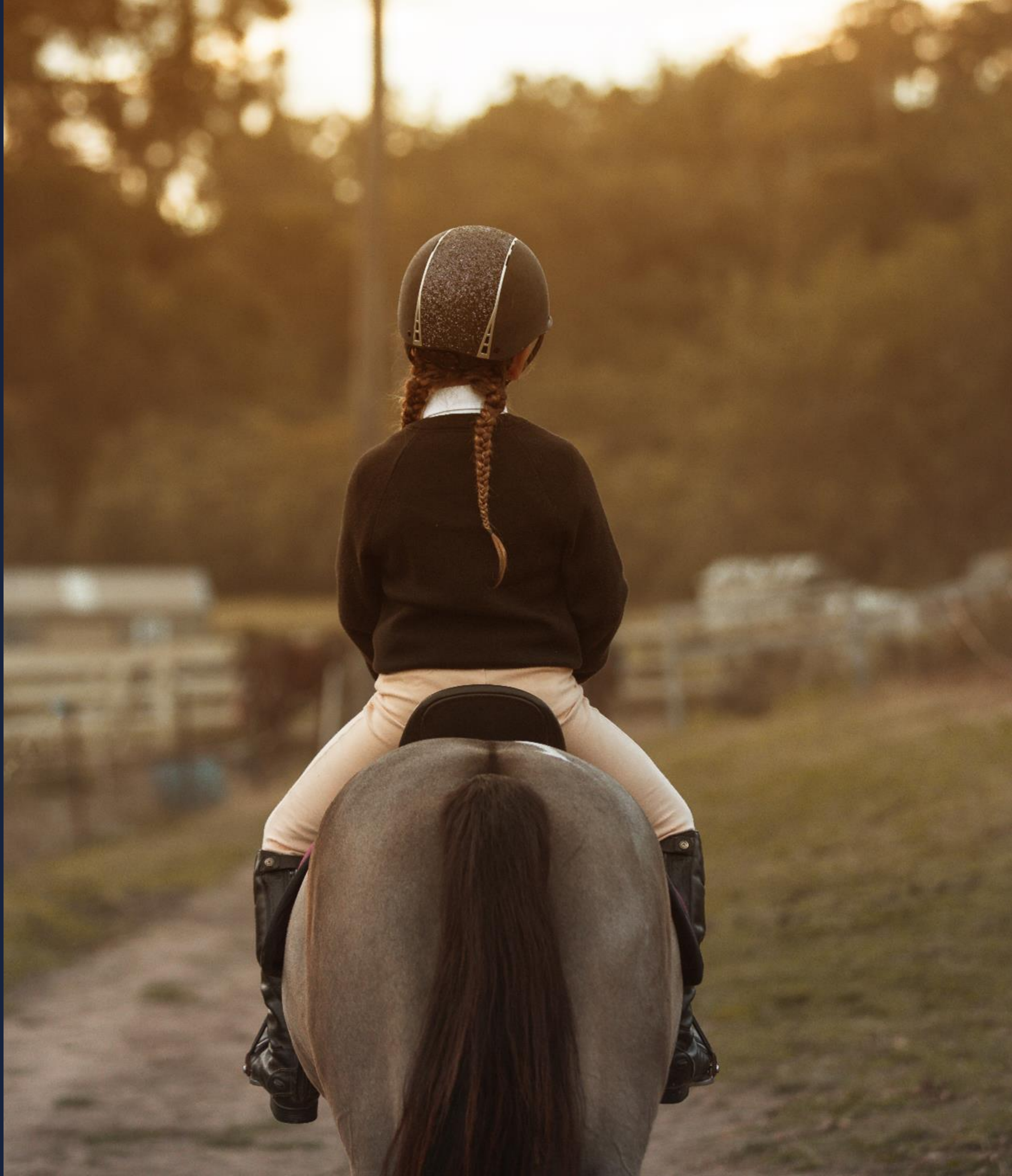
Agenda

1. PCA Insurance Policies
2. Club Insurance
3. Coach Insurance
4. Member Insurance
5. Group Personal Accident - Summary
6. Group Personal Accident – Medicare Gap
7. Submitting a Claim
8. Risk Management
9. Questions



Insurance Overview

Pony Club Australia Insurance Policies:

The Pony Club Insurance National Insurance Program consists of the following policies:

- Personal Accident
  - Covering Pony Club members, coaches and club committee members, employees, voluntary workers etc.
  - Death & Capital Benefits limit of $200,000
  - Loss of Income limit of 85% of earnings up to $700 per week

- Public & Products Liability
  - Covers clubs, coaches and members for their legal liability following third party property damage or bodily injury
  - Limit of $20 Million any one occurrence

- Management Liability
  - Protects PCA affiliated clubs and their committees against legal and regulatory claims arising from management decisions, employment disputes and breaches of legislation.

The Pony Club Australia National Insurance Program's policy period is 31st December – 31st December.

Please note that the information provided in this presentation is a summary of cover only.
Please refer to the Policy Schedule and Policy Wording for full details of all terms, conditions, and exclusions.

Pony Club Australia Sanctioned Activities

The PCA National Insurance Program provides cover to affiliated clubs for PCA sanctioned and approved activities only.

- Dressage
- Mounted Games
- Rallies
- Displays & exhibitions
- Orienteering
- Cross Country
- Eventing
- Show jumping
- Polocrosse
- Meetings & AGM's
- Training Days
- Vaulting
- One day events
- Campdrafting
- Gymkhana
- Working Bees
- Sporting Events
- Tretrathlon
- International Competitions
- Tent Pegging
- Horse Archery
- All other PCA Approved Activities

If clubs have queries as to whether or not an activity is sanctioned this should be directed towards PCAWA who will provide confirmation. PCAWA will then direct the query to Gow-Gates if there are any concerns.

Please note that even if an activity is sanctioned by PCA, it does not necessarily mean that this will be covered under the insurance policies. For example, we recently received an enquiry from a club in a different state querying if the use of jet-skis at an end of year event would be covered. Even though this is a PCA event, the activity of riding on jet-skis falls outside the scope of normal PC activities covered under the insurance programme and is not one the Insurer would have considered when underwriting the risk. Given the high-risk nature this was not an activity the Insurer would want to cover.

Gow-Gates can assist with placing standalone policies for clubs who require additional cover for non-PCA sanctioned activities such as agistment and facility hire.

Club - Insurance

Public & Products Liability	
Who does the policy cover:	Directors, Officials, Employees, Office Bearers, Committees, Medical Officers, Voluntary Workers (who are not members of the Association already).
What does the policy cover:	The club's legal liability to compensate third parties for bodily injury or property damage. Limit of Liability - $20,000,000 Excess - $1,000 each and every claim
When are you covered:	Whilst organising and conducting approved affiliated club activities in accordance with PCA rules and affiliation agreement, where they are liable for causing bodily injury or property damage to a third party. In addition, cover is provided for activities such as fundraising, administrative duties and Annual General Meetings.

Personal Accident	
Who does the policy cover:	Directors, Officials, Employees, Executive Officers, Office Bearers, Committees, Sub-Committees, Managers, Administrators, Course Builders, Selectors, Judges, Referees and other Officials, medical Officers, Physiotherapist, Masseurs and Ambulance Officers of PCA; 3 years to 80 years of age
What does the policy cover you for:	For personal injuries sustained whilst engaged in any equestrian activity performed in the course of their duties for and on behalf of PCA including while travelling directly to or from the site of the event at which they are working.
Voluntary Workers:	For personal injuries sustained while engaging in non-income earning voluntary work in the course of their duties for and on behalf of PCA, excluding while travelling directly to or from the site of the event at which they are working, subject to the voluntary workers being registered with PCA. * It is important for volunteers to be registered with PCA and record kept of who the volunteers are and what days they are volunteering on.

Coaches – Public Liability:

Who does the policy cover:	PC NCAS Preliminary and Level 1 Coaches Registered and Accredited with, and Approved by, PCA
What does the policy cover:	Their legal liability to compensate third parties for bodily injury or property damage. Limit of Liability - $20,000,000 Excess - $1,000 each and every claim
When are you covered:	Whilst coaching Members of PCA, on behalf of PCA, at approved events and activities and, *Whilst coaching an up to date Financial Riding Member of PCA for your coaching activities only, outside of usual PCA organised activities. * IMPORTANT: - This is not an automatic benefit. To take up this benefit please contact PCAWA to register.

Who does the policy cover:	All Coaches Registered and Approved by PCA
What does the policy cover:	Their legal liability to compensate third parties for bodily injury or property damage. Limit of Liability - $20,000,000 Excess - $1,000 each and every claim
When are you covered:	Whilst coaching Members of PCA, on behalf of PCA, at approved events and activities

For NCAS Preliminary and Level 1 Coaches Registered with, and Approved by, PCA:

When coaching outside of PCA organised events it is the responsibility of the coach to ensure that their students are current Financial Riding Members of PCA and that they keep a record of their accreditation on file. In the event of a claim, the onus will be on the coach to provide evidence that their client is a current Financial Riding Member. It is important to note that no cover is provided under this policy for coaching individuals who are not current Financial Riding Members of PCA. Coaches who also coach non-PCA members require standalone insurance which we can assist with.

Coaches – Personal Accident:

Who does the policy cover:	PC NCAS Preliminary and Level 1 Coaches Registered and Accredited with, and Approved by, PCA Coaches aged between 16 and 80 years of age
When are you covered:	Cover is provided: i. whilst engaged in coaching any PCA member (including Day Members and Open Competition Riders) at an event organised by a PCA affiliated club, excluding travel to and from such event. ii. 24 hours a day 7 days a week in respect of any non-income earning activity involving riding, caring for or handling horses or ponies, and travel to and from events which are run by a PCA affiliated Club; iii. whilst engaged in coaching a current PCA financial Riding Member regardless of whether the coaching takes place at an event organised by PCA and regardless of whether or not the coach is earning income. * IMPORTANT: - This is not an automatic benefit and the coach will need to register with PCA WA for this cover.

Who does the policy cover:	All other Coaches Registered with PCA
When are you covered:	For personal injuries sustained whilst engaged in coaching any PCA Member (including Registered Day Members and Open Competition Riders) at a PCA organised and approved event excluding whilst travelling directly to or from the site of the event at which they are coaching.

Members - Public Liability Insurance:

Who does the policy cover:	Financial Riding Members
What does the policy cover:	Your legal liability to compensate third parties for bodily injury or property damage. Limit of Liability - $20,000,000 Excess - $1,000 each and every claim
When are you covered:	24/7 cover of the above whilst involved in recreational non-income earning equestrian activities.

Who does the policy cover:	Registered Day Members
What does the policy cover:	Your legal liability to compensate third parties for bodily injury or property damage. Limit of Liability - $20,000,000 Excess - $1,000 each and every claim
When are you covered:	Whilst attending and/or participating in PCA approved events and activities after payment of the appropriate fee.

Financial Riding PCA Members (24/7 Cover)

- Financial Riding Members are automatically insured for legal liability in respect of their personal equestrian related activities, provided that they are normally domiciled in Australia or New Zealand.
- Financial Riding Members are still covered if their horse is kept at agistment or is loaned to someone else and used for non-business purposes.
- If parents or guardians are held legally liable to pay damages and/or costs and expenses as a result of an action by their child who is a Financial Riding Member, while their child is engaged in non-income earning equestrian activities, the policy provides cover for them as the parent or guardian.
- However if the parent or guardian is held legally liable to pay damages and/or costs and expenses as a result of their own negligence, their child's insurance will not protect them and they would require their 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.
- The Public Liability policy also provides cover for all costs incurred, with the consent of Insurers, in defending the claim.
- The PCA 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 require separate insurance.

Registered Day Members of PCA 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 PCA approved activities sanctioned and/or authorised by PCA and/or any of their Affiliated Clubs where they are liable for causing bodily injury or property damage to others. Cover is excluded whilst travelling to and from such event.

Members - Personal Accident Insurance:

Who does the policy cover:	Financial Riding Members 3 years to 80 years of age
When are you covered:	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 PCA or a PCA club.

Who does the policy cover:	Other Financial Non-Riding Members of PCA but excluding Registered Day Participants. 3 years to 80 years of age
When are you covered:	Cover for personal injuries whilst engaged in PCA organised and approved activities, but not while mounted at said events and excluding travelling to or from such events.

It is important to let Gow-Gates know if any members are over the age of 80 in order for us to refer them to the Insurer for special acceptance.

Personal Accident - Summary

What?	Maximum Benefits
Accidental Death & Capital Benefits	$200,000 maximum / $50,000 maximum (under 18 years) 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
Non-Medicare Medical Expenses	$5,000 maximum per claim; 100% Reimbursement; $50 excess if the Member is not a member of a private health fund. Non-medicare medical expenses means: 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; however, in all cases, excludes any fees, costs or expenses for which a Medicare benefit is payable whether in part or whole.
Emergency transportation	$3,000 maximum per claim; 100% Reimbursement
Physiotherapy Treatment Costs	Up to a maximum of $5,000 and as per the Table of Benefits
Fractured Bones	Up to $5,000 in total any one Bodily Injury and as per the Table of Benefits (i.e. 100% for fractured pelvis, 5% fractured toe)
Dental Treatment following a dental injury	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
Overseas Medical Expenses	$5,000 maximum
Loss of Income Benefits	85% of earnings up to $700 per week, up to 104 weeks
Modification Benefit	$15,000 maximum
Rehabilitation Expenses Benefit	$1,000 maximum
Carer Loss of Income Benefit	$5,000 maximum, 85% of Net Income Lost per week up to $500, 28 day waiting period
Home Help	$500 per week up to 52 weeks, 7 day excess

Please refer to the Policy Schedule and Policy Wording for full details of all terms, conditions, and exclusions.

Group Personal Accident – Medicare Gap

The Personal Accident policy provides cover for Non-Medicare Medical Expenses up to a limit of $5,000 with a $50 excess. There is no excess payable if the member is also a member of a private health fund.

It is important to note that the policy does not provide cover for any expenses that are covered by Medicare such as doctor's bills.

This is because the Health Insurance Act 1973 does <u>not</u> allow for general insurers to cover any part of a service that is eligible for a Medicare rebate.

What is the Medicare Gap?
When you receive a medical service that is covered by Medicare they pay a portion of the cost (usually 75% of the Medicare Schedule Fee for inpatient services). The remaining amount, which is referred to as the gap, is paid out-of-pocket.

What is the Medicare Gap Exclusion?
Under the Health Insurance Act 1973:
Private health and personal accident insurers are prohibited from covering this gap for services that are eligible for Medicare benefits.
This rule ensures that Medicare remains the primary payer for medical services and prevents insurers from undermining the public system by covering costs that Medicare already subsidizes.

Personal accident policies can cover medical expenses not covered by Medicare, such as dental, physiotherapy, or ambulance services however they cannot cover the Medicare gap for services like doctor's visits, specialist consultations or hospital treatments that attract a Medicare rebate.

Submitting a Claim

<u>Personal Accident Claims:</u>

Personal Accident claims are submitted through the Pony Club Australia page on the Gow-Gates website.

The Personal Accident claims are handled by:

Junriel Masendo - PCA Personal Accident Claims Officer

Email: jmasendo@gowgates.com.au
Phone: 02 8267 9958

<u>Club Claims:</u>

For all Public and Products Liability and Management Liability claims please notify us immediately of your intention to lodge a liability claim:

These claims are handled by:

Sue Purbrick – PCA Senior Technical Claims Executive

Email: spurbrick@gowgates.com.au
Phone: 0282 679 943

** Please note that it is important that clubs, coaches and members to not admit liability under any circumstances as this could prejudice the claim. Once we are notified of a claim we will lodge this with the Insurer who will provide us with further instructions.*

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Risk Management

As an organisation, clubs have a responsibility to provide a safe environment for everyone participating in club activities. This means doing everything reasonably possible to reduce the risk of injury or harm.

Effective risk management starts with identifying the specific risks associated with your events or activities and what could go wrong. Once these risks are recognised you assess how likely they are to cause issues. From there you can take steps to control or reduce the risks whether by minimising them, managing them appropriately, or removing them altogether.

Because every event is different, it's important to complete Event Checklists before each one. An Event Checklist will help you spot potential problem areas early and take action to address them. The diagram below provides a general overview and examples of how this process works:

YOUR ACTIVITIES

Identification of Risks	
Horses	Loose horse Horses spooking Riders falling
Human	Participants Spectators Volunteers Officials Organisers
Technical	Mechanical Equipment Appliances Utilities
Natural	Location Site area
Environmental	Weather Ground condition

Measurement of Risks	
Low	Weather
Medium	Noise levels and disruption to local community
High	Crowds of people interacting closely with horses and vehicles
Very High	Falls from horses

Control of Risks	
Avoidance	Thorough training of volunteers Separate car parking, pedestrian and riding zones Imposing restrictions for very young horses and stallions
Reduction	Request all competitors wear appropriate safety equipment Ensure adequate signage is available to all Ask competitors to sign waivers High levels of communication
Risk Transfer	Catering outsourced Insurance
Acceptance	First aid stations clearly marked and appropriately manned Easy access to the ground for emergency vehicles

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Risk Management – cont.

The PCA Insurers provide cover to PCA and PCA affiliated clubs on the basis that all clubs are following PCA Rules and Regulations. It is extremely important that clubs are following the PCA Rules and Regulations. The Pony Club Australia website has a wealth of information and resources on risk management, rules etc.

It is important for clubs and coaches to act as prudent uninsured, this means that even though the club has insurance it should still behave as if it doesn't by taking all reasonable steps to prevent accidents, injuries and property damage. If a club deems an activity/situation unsafe or hazardous and would not proceed with this activity if they didn't have insurance, then they should not continue with this activity. Insurance is in place for unexpected events and not as a fall back for issues that could easily have been prevented.

Like all insurance policies the Public Liability policy has the following General Condition:

"".8 The Insured must:

> *8.8.2 Take all reasonable precautions to:*
>
> > *8.8.2.1 Prevent Injury and Damage…*

The amount of any benefit under this Policy for any liability caused or contributed to by the lack of such precautions, measures and compliances shall be reduced by the amount that fairly represents the extent to which Liberty's interests have been prejudiced thereby."

This means that if a claim arises because a club didn't take those reasonable precautions, and that failure contributed to the problem, the amount the Insurer may pay might be reduced. The reduction may reflect how much the lack of care has affected the Insurer's ability to protect the club's interests.

Additional Insurances

Business Pack	Business Pack insurance providing cover for equipment, buildings, contents etc for equestrian businesses such as agistment centres and riding schools.
Horse Mortality Insurance	Horse Mortality Insurance provides cover in the unfortunate event of your horse's death due to: Accident, illness, disease, humane destruction, theft and include additional optional benefits for veterinary fees, loss of use, international transit
Public Liability for Non-PCA Activities	Public & Products Liability cover for non-PCA sanctioned activities such as - Agistment - Facility Hire - Non-PCA events - Coaching outside of PCA activities or above your coaching qualification
Farm Pack	Farm Pack Insurance is a comprehensive insurance policy tailored farming operations and allows farmers to bundle multiple types of coverage into a single policy, examples of sections covered under a farm pack are: - Home & Contents - Farm Property - Farm & Private Motor - Machinery & Equipment - Theft - Public & Products Liability - Livestock
Personal Accident/Income Protection	Personal accident and income protection cover for income earning activities

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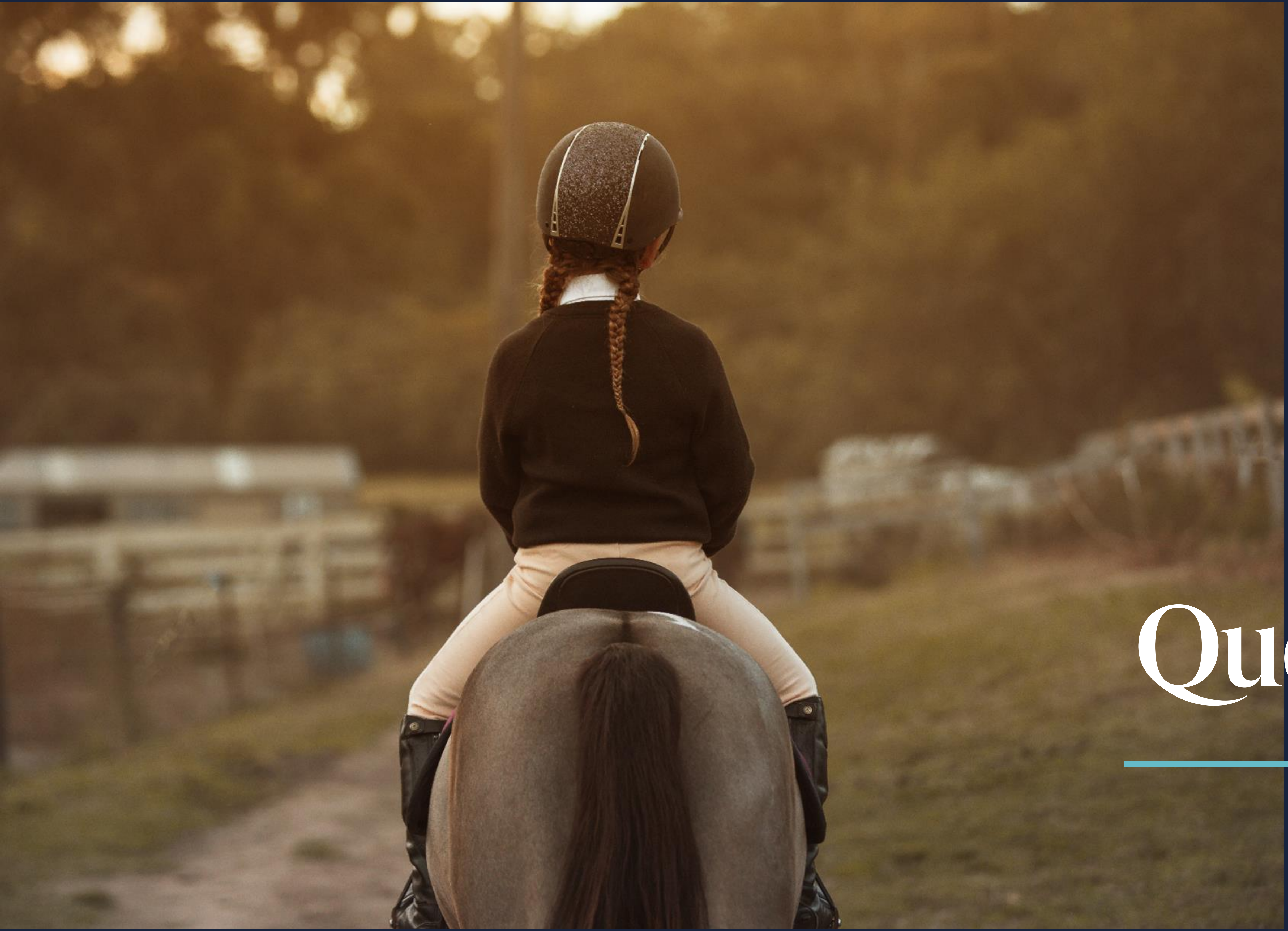


Questions

Unregistered Vehicles

Question: *Regarding the use of unlicensed vehicles towing trailers or being used at Pony Club. Is there a risk that the club won't be covered if there is an accident?*

The Public Liability Insurer has confirmed that if the unregistered vehicles are only being used on the club grounds, and are not taken onto roads and therefore requiring registration, then claims they would fall under the Public Liability policy. However, if the vehicles are ever taken on roads they would need to be adequately registered and have appropriate, separate Public Liability insurance in place.

It is important that the clubs should still ensure that the vehicles are safe and suitable for use and all reasonable precautions are taken to prevent injury and damage.

The Public Liability policy has a General Condition which requires the Insured to take all reasonable precautions to Prevent Injury and Damage.

As previously mentioned the amount of any benefit under the PCA insurance for any liability caused or contributed to by the lack of such precautions and measures could be reduced by the amount that fairly represents the extent to which Liberty's interests have been prejudiced. If a claim arises because a club didn't take those precautions, and that failure contributed to the problem, the amount the Insurer may pay could be reduced. The reduction may reflect how much the lack of care affected the Insurer's ability to protect the club's interests.

The Public Liability policy has the following General Exclusion,

This Policy does not cover liability directly or indirectly caused by, arising out of or in any way connected with:
7.1 The ownership, maintenance, operation, possession, use, loading or unloading by or on behalf of the Insured of any motor vehicle or trailer which is required by law to be registered or in respect of which there is required by law to be in force a policy of compulsory liability insurance or in relation to which there existed a statutory scheme providing compensation for Injury, but this exclusion does not apply to:
7.1.1 Injury for which no indemnity is or would be available to the Insured under the said policy of compulsory liability insurance had the Insured complied with its obligations pursuant to such law;
7.1.2 Injury caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer for which no indemnity is or would be available to the Insured under the said policy of compulsory liability insurance had the Insured complied with its obligations pursuant to such law;
7.1.3 Damage caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;
7.1.4 Damage to any bridge, weighbridge or road, or anything beneath such bridge, weighbridge or road caused by the weight of any motor vehicle or trailer or of the load carried thereon; or
7.1.5 Damage to any motor vehicle or trailer (not owned, leased or hired by, under hire purchase, on loan or rented to the Insured) temporarily in the Insured's custody or control for the purpose of parking and directly arising out of such parking.

Cover for Coaches

Question: *If coaches are not a member of PCWA registered or accredited, are they covered if negligent?*

There is <u>no</u> cover in place for coaches that are not registered and approved by PCA and these coaches would require their own standalone insurance policy.

Coaches are insured under the PCA policy as follows:

- All Coaches Registered and Approved by PCA:
  - Whilst coaching Members of PCA, on behalf of PCA, at approved events and activities.

- PC NCAS Preliminary and Level 1 Coaches Registered with, and Approved by, PCA:
  - Whilst coaching Members of PCA, on behalf of PCA, at approved events and activities and,
  - Whilst coaching an up to date Financial Riding Member of PCA for their coaching activities only, outside of usual PCA organised activities. *It is important to note that this is not an automatic benefit and coaches need to contact PCAWA to register for this cover.*

The Public Liability and Personal Accident policies extend to cover coaches who are registered with PCA, even if they are not PC NCAS coaches, while coaching any PCA Members, on behalf of PCA at PCA organised and approved events. These coaches need to be registered with and approved by PCA to be covered under the PCA insurance programme.

It is important for the coaches to ensure the students are current Financial Riding Members of PCA.

If a club is engaging unaccredited coaches they should ensure that they are following PCA Rules and Regulations when it comes to engaging coaches and speak to PCA if there is any uncertainty as to whether the coach is appropriately qualified and meets PCA criteria. Any coaches not insured through the PCA insurance program should have their own Public Liability insurance in place and should provide a Certificate of Currency as proof of insurance. In the event of a claim resulting from the coach's negligence a demand is likely to be made against the coach themselves, however the PCA Public Liability policy would provide cover for defence costs if the club is drawn into a claim. As always it is important that clubs follow PCA Rules and Regulations and Risk Management.

If coaches require cover for coaching non-PCA students Gow-Gates can assist with placing standalone insurance cover.

Helmets and Equestrian Clothing

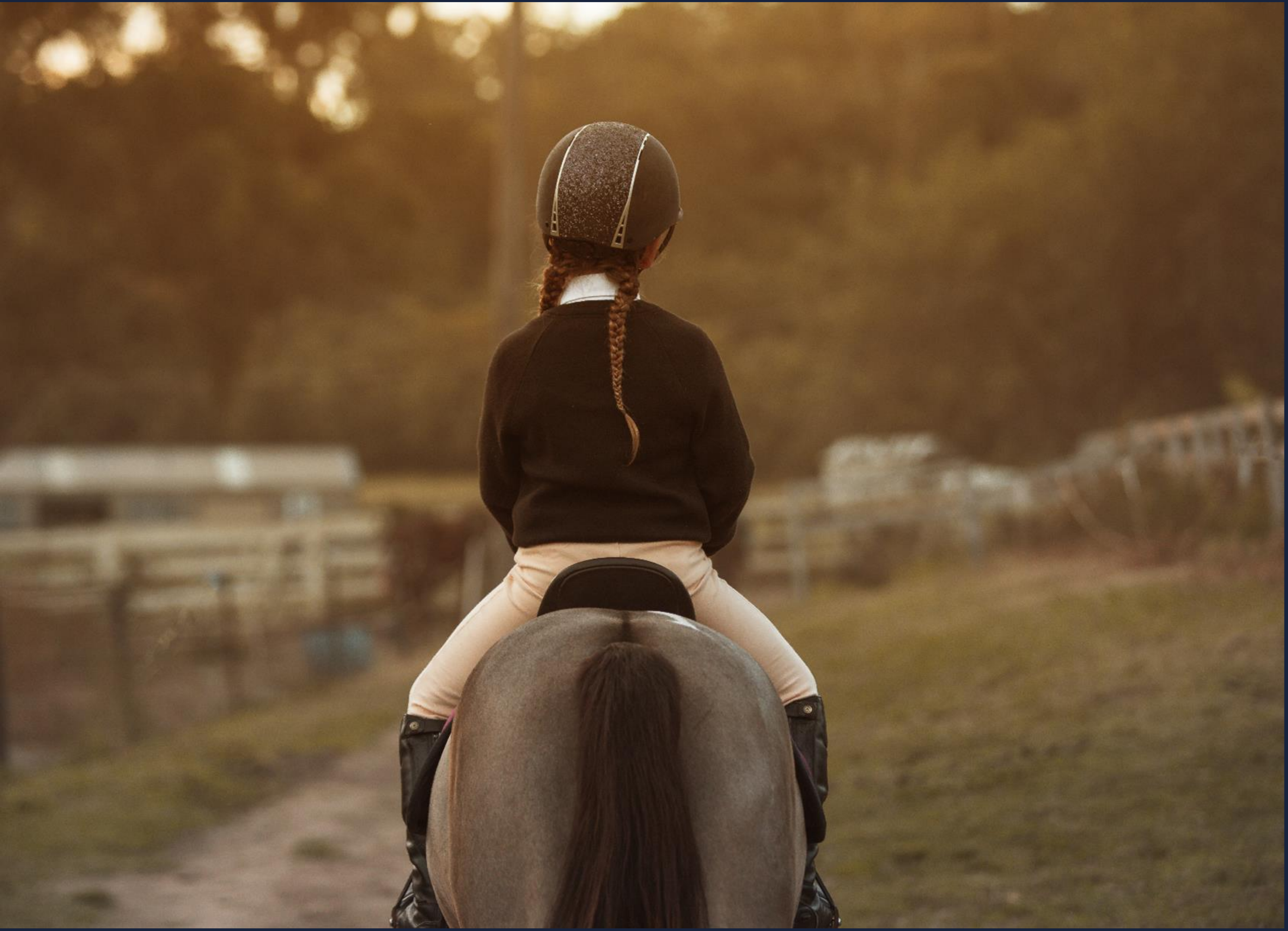
A common question we receive is whether or not a member can claim for a helmet that was damaged in an accident.

The Personal Accident policy provides cover for Unforeseen Expenses as follows:

Unforeseen Expenses	$500 maximum 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. 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 *** 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 ***

It is important to note that in order for a claim for a damaged article to be successful the item does need to be damaged as a result of the necessary removal for the purpose of providing necessary medical attention.

There is no cover for helmets that have been damaged but were not necessarily removed in order to provide medical treatment.



Thank You

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