

2016



Australian Endurance Riders Association Inc

**AERA, State and Affiliated
Clubs Insurance Program**

AERA appoints new insurance partner

Newmarket Grandwest is a leading Australian Insurance Broker with nationally recognised specialist expertise in Equine Insurance

Following an extensive tender process we are delighted to announce Newmarket Grandwest were successful in attaining the AERA Insurance Program for the next three years. We worked closely with them to develop a solution that will see our associations risks identified and protected through insurance or other risk management procedures. In addition to the Insurance offering Newmarket Grandwest has also agreed to become a sponsorship partner of AERA for the next three years.

Many of our members may already be aware of Newmarket Grandwest as they are a leading Insurance Broker with nationally recognised specialist expertise in Equine Insurance. With a strong history within the horse industry, they understand the challenges equine related associations face; therefore in conjunction with us, they have developed an insurance program that meets the needs of our association and our members.

Newmarket Grandwest is a member of the largest insurance broker network in Australasia, the Steadfast Group – a relationship which delivers the benefit of enormous buying power; flexibility and influence when negotiating with major insurers; and access to multiple insurance companies, a broad range of products, valuable advice and quality service.

MEMBERS INSURANCE PROGRAM 2016

- ✓ Equine Liability Insurance
- ✓ Personal Accident Insurance Members and Volunteers
- ✓ Association Liability Insurance
- ✓ Increased membership benefits through Insurance – Including preferential pricing and sponsorship

Who is covered

The Members Insurance Program outlined below and the cover provided is under the Insured Names of:

Australian Endurance Riders Association Inc (AERA)
NSW Endurance Riders Association Inc
Queensland Endurance Riders Association Inc
Victorian Endurance Riders Association Inc
Tasmanian Equine Endurance Riders Association Inc
SA Endurance Riders Association Inc
WA Endurance Riders Association Inc

Including State Management Committee's, affiliated clubs, riders, members and/or all volunteers officials and subsidiary companies



AERA, State and Affiliated Clubs Insurance Program

Equine Liability Insurance

SCOPE OF COVER:	Insured's legal liability in respect of third party bodily injury and third party property happening during the period of insurance and caused by an occurrence and/or accident in connection with the business of the Insured and its products
Public Liability	\$50,000,000 Any one Claim
Products Liability	\$50,000,000 Any one Claim and In the Aggregate
Participation Liability	\$10,000,000 Any one Claim and In the Aggregate
Care Custody & Control	\$ 250,000 Any one Occurrence
Errors & Omissions	\$ 1,000,000 Any one Occurrence and in the Aggregate
DEDUCTIBLE:	\$ 2,500 - Each and every claim \$ 5,000 - Care, Custody & Control

*The liability limits has
been increased to
\$50,000,000*

Medical Malpractice and Veterinary Liability

Please note Medical Malpractice and Veterinary Liability coverage provided in our program is to protect the Association and its members from the risk exposures of incidental Medical or Veterinary services, better known as incidental 'first aid' services.

Twenty Four / Seven Coverage

This policy covers twenty four hour coverage in respect of members of any Insured club or association in excess of underlying policies or when no other more specific policy is in place.

This includes every officer, member, employee or voluntary helper of the Named Insured's canteen, social and/or sporting clubs, first aid, medical, ambulance or fire fighting services, charities, educational, welfare and/or child care facilities, while acting in their respective capacities as such.



24/7

*"Twenty four hours a day,
seven days a week coverage!"*

AERA, State and Affiliated Clubs Insurance Program

Personal Accident Insurance for Members & Volunteers

SCOPE OF COVER: All those hazards to which an Insured member is exposed to whilst actually engaged in recreational equestrian activities including practicing and training, (24 hours a day, 7 days a week).

INSURED PERSONS:

- 1. Senior Members (18 to 80 years)**
Category A: All Income Earning Senior Members of the Insured
Category B: All Non Income Earning Senior Members of the Insured
- 2. Junior Members (5 to 17 years)**
Category A: All Income Earning Senior Members of the Insured
Category B: All Non Income Earning Senior Members of the Insured
- 3. Volunteers (5 to 85 years)**
Category A: All Income Earning Senior Members of the Insured
Category B: All Non Income Earning Senior Members of the Insured

INSURED EVENTS for each Insured Person

Death & Capital Benefits:	Senior Members	\$ 60,000
	Junior Members	\$ 20,000
	Volunteers	\$ 60,000 (\$20,000 for Volunteers under the age of 18)

Temporary Total Disablement caused by Injury:

Category A (Senior)	85% of average gross weekly Salary to a maximum of \$600
Category B (Senior)	NIL (Non Income Earner Benefits Apply)

Category A (Junior)	NIL
Category B (Junior)	NIL (Non Income Earner Benefits Apply)

Category A (Volunteers)	85% of average gross weekly Salary to a maximum of \$600
Category B (Volunteers)	NIL (Non Income Earner Benefits Apply)

AGGREGATE OF LIABILITY: \$ 1,000,000 any one period of insurance

EXCESS PERIOD: 14 days unless otherwise stated in the policy (Senior Members Only)

BENEFIT PERIOD:

Category A:	52 weeks unless otherwise shown (Senior Members Only)
Category B:	26 weeks unless otherwise shown (Senior Members Only)
Category A:	104 weeks unless otherwise shown (Volunteers Only excluding U18)
Category B:	26 weeks unless otherwise shown (Volunteers Only including U18)

ADDITIONAL BENEFITS:

- Non Medicare Medical Expenses
- Funeral Expenses
- Non Income Earner Benefits
- Student Tutorial Benefits
- Domestic Help
- Out of Pocket Expenses

Permanent Total Disablement is replaced by Paraplegia or Quadriplegia where the person is over 65 years of age or a non income earner.



Personal Accident Insurance (Additional Benefits)

Non Medicare Medical Expenses

If an Insured Person suffers an injury during the Period of insurance the Policy will pay 100% of the Non Medicare Medical Expenses incurred up to a maximum of \$5,000. Excess \$50 each & every claim.

Funeral Expenses

If the Insured Person suffers an Accidental Death the Policy extends to cover the expenses of burial or cremation OR the cost of returning the Insured Person's body or ashes to their country of residence up to a maximum of \$5,000. Excess \$50 each & every claim.

Home/Car Renovations

It is hereby declared and agreed that should an Insured Person be entitled to benefits under Event 2 (Permanent Total Disablement and Paraplegia / Quadriplegia), the maximum amount payable under this benefit is \$2,500.

Emergency Transport

It is hereby declared and agreed that should emergency transport be required or other mode of transport where and ambulance be required, the maximum amount payable is limited to \$2,000.

Non Income Earner Benefits are as follows:

✓ Student Tutorial Benefits

If the Insured Person is a student not in receipt of a pre-disability earnings will be entitled to reimbursement of student tutorial fees provided that:

- such fees are paid to a professionally qualified tutor who continues teaching the student during the period of disability.
- such fees must be certified by a legally qualified medical practitioner and payable from the 8th day of treatment.

The benefit shall be limited to \$200 per week payable for an aggregate period of 26 weeks.

✓ Domestic Help

If the Insured Persons not in receipt of pre-disability earnings will be paid for the cost of hiring domestic help and/or child minding services reasonably and necessarily incurred provided that:

- 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.
- child minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the Insured Person payable from the 8th day of treatment.

The benefit shall be limited to \$200 per week payable for an aggregate period of 26 weeks.

✓ Out of Pocket Expenses

This policy extends to include reasonable out of pocket expenses payable upon receipts furnished by the Insured for such expenses attributable directly to such disablement up to a maximum of \$1,000. 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.

Association Liability Insurance

GEOGRAPHICAL LIMITS:	Worldwide (excluding USA & Canada)	
BUSINESS:	Principally horse association and member services	
RETROACTIVE DATE:	Unlimited excluding any known claims or circumstances	
LIMIT OF INDEMNITY:	Any one claim and in the aggregate during the insurance period: \$ 4,000,000	
SUBLIMITS:	\$ 4,000,000	Association Cover
	\$ 500,000	Crime
	\$ 250,000	Taxation Investigation
	\$ 500,000	Official Investigations and Inquiries
	\$ 1,000,000	OH&S Defence Costs
	\$ 500,000	Statutory Liability
	\$ 1,000,000	Public Relations
	\$ 500,000	Crisis Containment
	\$ 500,000	Pollution
	\$ 100,000	Cyber Liability
DEDUCTIBLE:	Including Defence costs by the insured for each claim	
	Nil	Directors & Officers
	\$ 1,000	Professional Indemnity
	\$ 1,000	Association Reimbursement
	\$ 1,000	Association Liability
	\$ 2,500	Employment Practices
	\$ 1,000	Trustee
	\$ 2,500	Crime
	\$ 1,000	Taxation Investigation
	\$ 1,000	Cyber Liability

CLAIMS MADE DURING THE PERIOD OF INSURANCE

Your attention is drawn to the fact this policy cover is on a "claims made" basis which means that claims first advised to you (or made against you) and reported to your insurer during the Period of Insurance are recoverable irrespective of when the incident causing the claim occurred, subject to the provisions of any clause relating to a "retroactive date".

In order to ensure that any entitlement under the policy is protected, you must therefore report all incidents that may give rise to a claim against you to the Insurers without delay after such incidents come to your attention and prior to the expiration of the policy period.



Support the Broker who supports Endurance Riding

AERA have negotiated with Newmarket Grandwest an exciting new sponsorship initiative for 2016. As part of a generous sponsorship and membership services offering, Newmarket Grandwest have agreed to make available their brokering services to AERA's total membership base. Additionally they have agreed to facilitate and provide a preferential service offering access to a broad range of products all with preferential pricing for our members. In addition to this they will invest a percentage of the commission earned back into the Association.

This financial incentive for AERA could be quite lucrative so we encourage each affiliated club and member to support AERA and Newmarket Grandwest moving forward by giving them opportunity to discuss your individual insurance need.

The membership service product suite includes:

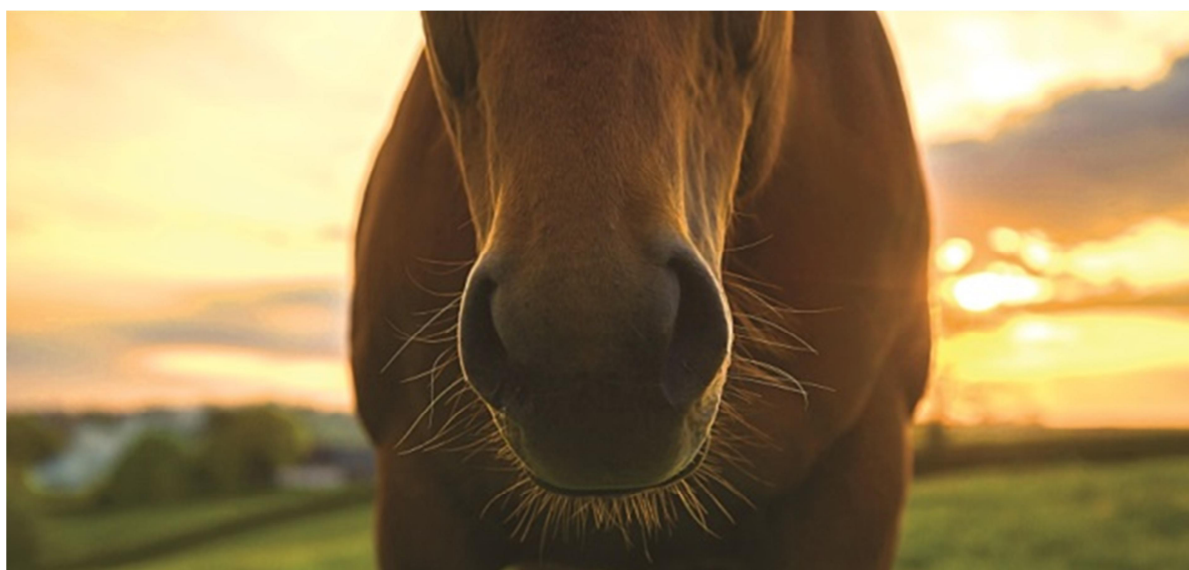
Equine Insurance

- Newmarket Gold Liability (Agistment and Stud Farms)
- Farm Insurance
- Horse Float Insurance
- Mortality Insurance

Other Insurances

- Commercial Insurance
- Liability Insurance
- Professional Indemnity Insurance
- Management Liability Insurance
- Travel Insurance
- Strata Insurance
- Private and Commercial Motor Vehicle Insurance
- Home and Contents Insurance

Throughout 2016 we will provide special insurance offers to all members.



Contact Details



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AERA Insurance Officer

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We have provided an overview of the insurance program available. For full terms and conditions of these policies and associated wordings please refer to PDS / Policy Wording for further information. If you require a copy or have further questions please do not hesitate to contact Kendel Thomas via email on aura@nmgw.com.au