

2022-2023

Equestrian Australia National Insurance Program – Members



© Photo by Geoff McLean

As the Risk and Insurance Advisor for Equestrian Australia (EA), Marsh has developed a National Insurance Program to help protect members, coaches, clubs and officials across the EA community.

EA State Branch Members Insurance Benefits 2022- 2023

	Personal Accident	Public & Products Liability
Who?	EA State Branch Members	EA State Branch Members
When?	24 / 7 for an accident or injury sustained whilst engaged in non-income earning Equestrian Activities	24 / 7 for your legal liability to compensate third parties for personal injury or property damage whilst engaged in non-income earning Equestrian Activities
What?	<p>Death and Capital Benefits \$250,000 maximum \$25,000 maximum (aged under 19)</p> <p>Loss of Income Benefits 85% Net Income up to \$500 per week 14 Day Deferral 104 Week Benefit Period</p> <p>Non-Medicare Medical Expenses \$3,500 maximum per claim 100% Reimbursement (subject to maximum claim amount above) \$100 Excess</p> <p>Additional \$1,000 Out of Pocket Expenses Benefit \$3,000 Emergency Transport Benefit</p>	<p>Limit of Liability \$20,000,000</p> <p>Excess \$2,500 each and every claim for Property Damage.</p>

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 documents.

Frequently Asked Questions (FAQs)

Am I covered if my horse kicks a third party vehicle?

Yes, if the damage was caused during non-income earning Equestrian Activities, your policy will likely cover the cost to repair associated damages to the vehicle.

Public Liability can help provide financial protection should your equestrian activities seriously injure a third party or cause damage to third party property. It is important to note that the excess on a claim under this policy is \$2,500. The excess is set at \$2,500 to protect the program from a high number of claims in order to keep premiums affordable for members.

Are property owners covered under my policy where I am agisting my horses?

The Public Liability policy does provide limited cover to property owners, in circumstances where their involvement is required for legal action brought against you, due to agisting activities conducted on their property.

A property owner is NOT covered under your public liability policy for claims where they are found liable for injuries or damage to a third party or their property.

What happens if I am kicked and break my leg while feeding my horse?

The Personal Accident Policy provides 24/7 injury protection for any of your non-income earning Equestrian Activities. This may include riding at home, competing, feeding or grooming your horse – as long as you are not being paid to do so.

Please visit our website or contact our office for more information.

How do I get this cover?

The benefits listed above are for all EA State Branch Members. If you are not a current EA member, you can register online through your State Branch. Please contact your State Branch directly for any questions on this process.

Contact



Marsh – Equine and Sport Team

Collins Square, 727 Collins St,
Melbourne, VIC, 3000

1300 130 373

sport@marsh.com

Disclaimer: Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238369) ("MAI") arrange the insurance and is not the insurer. This brochure contains general information, does not take into account your individual objectives, financial situation or needs and may not suit your personal circumstances. For full details of the terms, conditions and limitations of the covers and before making any decision about whether to acquire the product, refer to the specific policy wordings and/or Product Disclosure Statements available from MAI on request.

© 2022 Marsh Advantage Insurance Pty Ltd. All rights reserved.
LCPA 21/291. S22-0611

About Marsh

[Marsh](#) is the world's leading insurance broker and risk advisor. With around 45,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](#) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people.

With annual revenue over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). For more information, visit mmc.com, follow us on [LinkedIn](#) and [Twitter](#) or subscribe to [BRINK](#).