



AUSTRALIAN TRAIL HORSE RIDERS ASSOCIATION INC.

Members Insurance Cover Summary 2010

ATHRA's insurance cover has been successfully re-negotiated for the period 4:00pm 31st December 2009 to 4:00pm 31st December 2010, with our brokers, Affinity Insurance Brokers, Cheltenham, Victoria.

Management Liability & Professional Indemnity

Insurer: ACE Insurance
Policy Number: TBA
Limit of Indemnity: \$5,000,000
Insured: ATHRA National & State executive committees and their affiliated club committees and employees.
Cover: Direct Financial Loss
Pollution Defence Costs
Pecuniary Penalties
Crisis Costs
Crisis Event
Excess: \$1000 each and every claim

Combined General Liability Insurance

Insurer: Liberty International Underwriters
Policy Number: TBA
Limit of Indemnity: Public \$20,000,000
Products \$20,000,000
Goods in care, custody & control. \$500,000
Insured: ATHRA and its affiliated clubs and members.
Approved guest members whilst participating in sanctioned events of ATHRA.
Cover: Activities of the Australian Trail Horse Riders Association (ATHRA) which have been individually sanctioned via ATHRA's event approval process.
Conditions: All rides conducted in accordance with the Australian Trail Horse Riders Association Code of Conduct plus those special events that have been sanctioned via ATHRA's event approval process.
Excess: \$1500 each and every claim



Personal Accident Insurance

Insurer:	Lumley General Insurance
Policy Number:	TBA
Lump Sum Benefits:	\$25,000.
Weekly Benefits:	Up to \$500 per week for employed members Up to \$100 per week for members not receiving an income.
Benefit Period:	52 weeks maximum.
Excess:	7 days (cannot claim)
Non-Medical Benefits:	\$2000, with \$100 excess for each claim.
Out of Pocket Expenses:	\$100 per week, capped at \$5000.
Fractured Bones	\$1000
Dental Procedures	\$500
Funeral Expenses	\$5000 Allowance
Emergency home help	\$250 x 52
Aggregate Liability	\$1,000,000
Insured:	ATHRA and its affiliated clubs and members.
Scope of Cover:	Limited to sanctioned events and activities of ATHRA affiliated clubs and branches. Compensation is only payable to insured members between the ages of 5 years and 80 years.

Caveat

This is not an insurance policy. This summary is prepared on the basis to help explain to ATHRA members the benefits and limitations provided in the current ATHRA Insurance package.

All enquiries with respect to claims should be made via the ATHRA State Secretary and then onto ATHRA's Insurance Coordinator.

ATHRA recommends all members manage their own personal medical insurance requirements.

Tony Hart

ATHRA National Vice President & Insurance Coordinator
20th December 2009