



## AUSTRALIAN TRAIL HORSE RIDERS ASSOCIATION INC.

### Members Insurance Cover Summary 2011

ATHRA's insurance cover has been successfully re-negotiated for the period 4:00pm 31<sup>st</sup> December 2010 to 4:00pm 31<sup>st</sup> December 2011, 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 Board, Regional Managers Accreditation Trainers, and their affiliated club committees and employees.  
Cover: Direct Financial Loss  
Pollution Defence Costs  
Pecuniary Penalties  
Crisis Costs  
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.
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 to the ATHRA's Insurance Coordinator.

ATHRA recommends all members manage their own personal medical, hospital & Ambulance insurance requirements.

Alan Salter  
ATHRA Insurance Coordinator  
23rd December 2010