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Members Insurance Cover Summary 2012

ATHRA's insurance cover has been successfully re-negotiated for the period 4:00pm 31st December 2011 to 4:00pm 31st December 2012, 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 Defense 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
Weekly Benefits:	Up to \$750 per week for employed members Up to \$250 per week for members not receiving an income capped at \$2000 max.
Benefit Period:	52 weeks maximum
Excess:	7 days (cannot claim)
Non-Medical Benefits:	\$3000, with \$100 excess for each claim
Fractured Bones:	\$2000
Dental Procedures:	\$1000
Funeral Expenses:	\$5000 Allowance
Domestic home Help:	\$250 x 52
Capital Sum Benefits:	\$50,000
Aggregate Liability:	\$1,000,000
Insured:	ATHRA and its affiliated clubs, members, volunteers & potential members (visitors).
Scope of Cover:	Limited to sanctioned events and activities of ATHRA affiliated clubs. 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 and Ambulance insurance requirements.

Alan Salter
ATHRA Insurance Coordinator
21st December 2011