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MEMBERS INSURANCE COVER SUMMARY 2025

Insurance cover for Australian Trail Horse Riders Association (ATHRA) has been successfully re-negotiated with Affinity Insurance Brokers, Cheltenham, Victoria for the period 4:00pm (EST) 31 December 2024 to 4:00pm (EST) 31 December 2025.

Combined General Liability – Equine Industry Insurance

Insurer:	Liberty International Underwriters
Insured:	Australian Trail Horse Riders Association Inc. (ATHRA) and its affiliated clubs and members.
Cover:	- Sanctioned ATHRA events. - Financial members' personal trail riding activities.
Limit of Indemnity:	Combined General Liability \$20,000,000 any one occurrence in respect of public liability and in the aggregate during the period of insurance in respect of product liability. Statutory Liability \$2,000,000 any one claim and in the aggregate for all claims made during the period of insurance.
Sub-limits of Indemnity:	Financial Loss Liability \$2,000,000 any one claim and in the aggregate for all claims made during the period of insurance. Care, Custody & Control \$250,000 each and every occurrence and in the aggregate for any one period of insurance.
Deductibles:	Combined General Liability \$1,500 each and every occurrence (costs inclusive). \$2,500 each and every occurrence (costs inclusive) in respect to trail riding. Other than in respect of claim for injury to contractors, subcontractors and/or labour hire workers for which the deductible is \$25,000 any one occurrence (costs inclusive). Financial Loss Liability \$2,500 each and every claim (costs inclusive) Statutory Liability - Nil

- Conditions:**
- All activities must be conducted in accordance with the ATHRA Code of Conduct.
 - Where affiliated clubs conduct events other than regular trail horse riding activities, these events must be sanctioned via ATHRA's special event approval process.
- This policy does not cover:**
- Non equine related activities;
 - Participation in any events or activities conducted by another Association;
 - Income earning activities or activities where remuneration is involved (for example, paid horse training/breaking, rider instruction, horse sales etc);
 - Property owner's liability, including horses escaping from or out of their paddock;
 - Non trail riding events or activities sanctioned or run by other associations or entities; or
 - Other persons riding the member's horse or horses.

Personal Accident Insurance

Insurer: Liberty International Underwriters

Insured: Australian Trail Horse Riders Association Inc. (ATHRA) and its affiliated clubs, members and volunteers.

Scope of Cover:

- Trail horse riding.
- Limited to sanctioned events and activities of ATHRA affiliated clubs. Includes travelling to and from such events or activities.

Compensation is only payable to ATHRA members and volunteers between the ages of 5 years and 80 years.

Benefit Period: 52 weeks maximum

Excess Period: 7 days (cannot claim within this time)

Benefits:

(conditions apply as per PDS)

Part A – Death and Capital Benefits:

- \$60,000 for persons 18-65 years of age
- \$10,000 for persons 5-17 and 66-80 years of age

Part B – Fractured Bones:

- Up to \$2,500

Part C – Weekly Injury Benefit (limited to a maximum of \$7,500 for any one claim:

- Home Help:
 - 100% of actual costs incurred up to \$300
 - Benefit Period: 26 weeks

- Excess Period: 7 days
- Loss of Income:
 - 85% of salary up to \$750
 - Benefit Period: 52 weeks
 - Excess Period: 7 days
- Student Help:
 - 100% of actual costs incurred up to \$300
 - Benefit Period: 26 weeks
 - Excess Period: 7 days

Part D – Dental Injury:

- Total loss of a tooth: up to \$250 per tooth, to a maximum of \$1,000 any one claim.
- Tooth that has suffered a chip: up to \$100 per tooth, to a maximum of \$400 any one claim.

Part E – Non Medicare Medical Expenses:

- 100% of expenses up to \$3,000
- Excess: \$100

Aggregate Limits of Liability:

- Any one occurrence: \$5,000,000
- Non scheduled flying: \$500,000

There is no cover for pre-existing conditions.

Caveat

This document is not an insurance policy. It has been prepared for the purpose of providing a summary to ATHRA members of the benefits and limitations provided in the current ATHRA insurance package.

All claim enquiries should be directed to ATHRA's Insurance Coordinator at insurance@athra.com.au

ATHRA recommends that all members manage their own personal medical, hospital and ambulance insurance requirements.