

# Members' Insurance

The Arabian Horse Society of Australia Ltd.

31 December 2023 - 31 December 2024

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 Wording.

## PUBLIC AND PRODUCTS LIABILITY

### WHAT ARE YOU COVERED FOR?

Who?	What?	When?
Direct Financial Members of the AHSA	<p>Your legal liability to compensation to third parties for bodily injury or property damage.</p> <ul style="list-style-type: none"> <li>▪ Limit of Liability - \$20,000,000</li> <li>▪ Excess - \$2,500 of each &amp; every Occurrence.</li> </ul> <p>Territorial Limits: Anywhere in Australia</p>	<p>At all times whilst engaged in non-income earning equestrian activities (24/7).</p> <p>The Policy also extended to cover you if you are competing at an AHSA or AHSA Affiliate Show even as a professional.</p>
Unpaid Committee Members, Judges, Officials, Administrators	<p>Your legal liability to compensation to third parties for bodily injury or property damage.</p> <ul style="list-style-type: none"> <li>▪ Limit of Liability - \$20,000,000</li> <li>▪ Excess - \$2,500 of each &amp; every Occurrence.</li> </ul> <p>Territorial Limits: Anywhere in Australia</p>	<p>Whilst attending and / or participating in approved AHSA or AHSA Affiliate events.</p>

## FAQ's

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Q: Am I covered if my horse kicks a third party vehicle at an event?

A: As a member you are provided personal protection should your horse cause damage to a third party vehicle and you are held legally liable to pay damages and / or incur defence costs. It is important to note that the excess on a claim under this policy is \$2,500.

Q: I am a member of an AHSA Affiliate Club, am I covered if my horse escapes from their paddock and causes an accident?

A: No. cover only applies whilst you are attending AHSA or AHSA Affiliate events. If you want protection for the above scenario you should join the AHSA as a Direct Financial Member.

Q: I am a Direct Financial Member of the AHSA. Does this cover remain in place even if I keep my horse in agistment and not on my own property?

A: The Public Liability will respond to claims arising out of incidents occurring anywhere in Australia. It doesn't matter whether you are at an event, on an agistment property, at your own home or out on a ride. As long as you are engaged in non-income equestrian activities then cover will apply.

Q: I am competing at an AHSA event as an AHSA Direct Financial Member and I am being paid to exhibit my client's horse, am I covered?

A: Yes, the insurance extends to cover you as an individual whilst you are participating for the purpose of competing only. Your business activities outside competing are not covered. This extension applies to up to date Direct Financial AHSA Members only. This does not apply to Affiliate Club Members of Day Members

## WHAT ARE YOU NOT COVERED FOR?

1. Bodily Injury or Property Damage caused by or arising from Show Jumping, Campdrafting, Cutting, Endurance Riding, Eventing, Polo, Polocrosse or Reining.
2. Claims against you by members of your family or anyone in your employment.
3. Claims against you made whilst you are conducting any business activity of profession, other than for the sole purpose of competing at an AHSA or AHSA Affiliate Show.
4. Claims made against your business. The insurance protects you as an individual Member and no other person or entity.
5. As per all other Exclusions as detailed in the Policy Wording.

## WHAT ARE YOUR RESPONSIBILITIES?

If an incident occurs which results in any of the following, you must notify Gow-Gates immediately, whether or not a claim is made against you:

1. A Third Party sustains a bodily injury
2. A Third Party sustains property damage
3. A Third Party's horse dies or is injured

It is your responsibility to notify Gow-Gates of an incident which may give rise to a claim in the future, regardless of your perceived severity of it at the time. You must cooperate with insurers and their legal team at all times.

If an incident occurs at a club event, then ensure an incident report form is completed in line with AHSA's rules and regulations. Please note, the Incident Report must be completed by an appropriate person on behalf of the Member Club, and NOT the injured party / damaged property owner.

Obtain contact details of witnesses and advise Gow-Gates immediately. If insurers feel that statements need to be documented, we will contact you.

Failure to notify insurers immediately will compromise their position in the event of a claim.

## Responsibility for Members to have adequate insurance

### IMPORTANT NOTE

**Personal Accident is no longer included an automatic Affiliation Benefit under the AHSA Affiliation. If you require any other insurance, please contact Gow-Gates directly.**

It is a responsibility of all Members to ensure that you are adequately insured. The insurance policies provided by AHSA are a Member benefit and are not designed to provide every individual with Comprehensive Cover for their own personal circumstances.

Additional Cover may be required in addition to the Affiliate Insurance. Examples of additional insurances include:

- Personal Accident and Income Protection
- Business insurance
- Motor Vehicle insurance
- Property insurance – Equipment, Farm Packs or Home and Contents
- Personal Accident and Income Protection insurance
- Travel Insurance
- Horse Mortality Insurance

If additional insurance is required, please contact Gow-Gates at [equine@gowgates.com.au](mailto:equine@gowgates.com.au) / 02 8267 9999.