

COACHES' INSURANCE

30 June 2014 - 30 June 2015



Pony Club Association of Victoria Inc. (PCAV), together with Gow-Gates Insurance Brokers and Lloyd's Insurers, has arranged an Insurance Programme to benefit all Coaches.

PCAV ACTIVITIES

- Dressage
- Mounted Games
- Rallies
- Displays & exhibitions
- Orienteering
- Cross Country
- Eventing
- Gymkhana
- Club social trail rides
- Sporting Events
- Showjumping
- Polocrosse
- Meetings and AGM's
- Training Days
- Vaulting
- One Day Events
- Campdrafting
- Tent Pegging
- International Competitions
- All other PCAV Approved Activities

PUBLIC & PRODUCTS LIABILITY

Who?	All Coaches, including Preliminary Coaches and other Coaches, approved by PCAV	NCAS L1 Coaches Registered with, and Approved by, PCAV
What?	<p>Your legal liability to compensate third parties for personal injury or property damage.</p> <p>Limit of Liability \$20,000,000</p> <p>Excess \$1,000 third party property damage claims</p>	<p>Your legal liability to compensate third parties for personal injury or property damage.</p> <p>Limit of Liability \$20,000,000</p> <p>Excess \$1,000 third party property damage claims</p>
When?	<p>Whilst coaching Members of PCAV, on behalf of PCAV, at approved events and activities</p>	<p>Whilst coaching Members of PCAV, on behalf on PCAV, at approved events and activities.</p> <p>Whilst coaching an up to date Financial Member of PCAV for your <u>coaching activities only</u>, outside of usual PCAV organised activities.*</p>

*** FOR NCAS L1 COACHES REGISTERED WITH, AND APPROVED BY, PCAV - PLEASE NOTE:**

When coaching outside of PCAV organised events it is the responsibility of you as a Coach to ensure that your students are current Financial Members of PCAV and that you keep a record of their accreditation on file. In the event of a claim, the onus will be on you to provide evidence that your client is indeed a current Financial Member. It is important to note that no cover is provided under this policy for coaching individuals who are not current Financial Members of PCAV. If you require supplementary cover to protect you whilst you are coaching non PCAV members, or any other equine related activities such as agistment or training, please contact Gow-Gates directly.

PERSONAL ACCIDENT

Coaches aged between 5 and 85 years of age.

Who?	When?
NCAS L1 Coaches Registered with, and Approved by, PCAV	For personal injuries sustained whilst engaged in any non-income earning activity involving riding, caring for or handling horses or ponies and attending equestrian activities organised and/or sanctioned by Pony Club Australia or underlying States and Territory Pony Club Associations and, in addition, while engaged in coaching: <ul style="list-style-type: none"> i. any PCA Member (including Day Member) at a PCA organised and approved event. ii. an up to date PCAV Financial Riding member regardless of whether the coaching takes place at a PCAV event and regardless of whether or not you are earning income from that activity.
Non Registered NCAS L1 Coaches, Preliminary Coaches or other coaches.	No Personal Accident cover available.

CAPITAL BENEFITS

PART A	DEATH & CAPITAL AS PER TABLE OF BENEFITS
Coaches	Up to a maximum of \$50,000 but limited to \$10,000 for Accidental Death in respect of Coaches under 18 years of age.
PART B	WEEKLY BENEFITS – INJURY (TEMPORARY TOTAL DISABLEMENT)
Coaches	85% of earning up to \$500 per week payable up to 104 weeks from the date of injury unless otherwise stated with a nil excess. Weekly benefits are only available to those engaged full time in their occupation at the time of the Bodily Injury.



SCHEDULE OF BENEFITS

THE EVENTS - Injury resulting directly in the following Event(s), which occur within twelve (12) months of the date of the Injury:

THE BENEFIT - Being the percentage of the amount shown in the Schedule against Death & Capital Benefits for each insured person

THE EVENTS	THE BENEFITS
1. Death (limited to 20% of the Capital Benefit in the schedule for Insured Persons under 18 years of age)	100%
2. Permanent Quadriplegia	100%
3. Permanent Paraplegia	100%
4. Permanent total loss of sight of two eyes	100%
Permanent total loss of sight of one eye	100%
5. Permanent total loss of hearing of two ears	100%
Permanent total loss of hearing of one ear	25%
6. Permanent total loss of use of two arms	100%
Permanent total loss of use of one arm	100%
7. Permanent total loss of use of two legs	100%
Permanent total loss of use of one leg	100%
8. Permanent total loss of use of two + fingers	40%
Permanent total loss of use of two fingers	14%
Permanent total loss of use of one finger	4%
Permanent total loss of use of one thumb	5%
9. Permanent total loss of use of two + toes	40%
Permanent total loss of use of two toes	14%
Permanent total loss of use of one toe	4%
10. Permanent total loss of two kidneys	75%
Permanent total loss of one kidney	30%
Permanent total loss of spleen	25%
Permanent total loss of liver	70%
Permanent total loss of two testicles	40%
Permanent total loss of one testicle	6%
Permanent total loss of sexual function	45%



11. Total & Permanent disfigurement	Up to 45%
Total & Permanent shortening of the leg	7%
For the purposes of this Event 11 only, Disfigurement means disfigurement that extends to more than 20% of the entire external body. The total percentage paid to be at Underwriters sole and absolute discretion.	
12. Any permanent total disability or permanent total loss of use of any body part not shown above will be compensated at a percentage of the Capital Benefit as determined at the sole and absolute discretion of the underwriters. Such determination will not be inconsistent with the benefits provided under Events 4-11 inclusive.	Up to 90%
13. Becoming HIV positive but cover for this Event is only provided if the infection was as a direct result of playing or participating in the Sport nominated in the Schedule.	Up to \$5,000
14. Actual Non Medicare Expenses incurred following Accidental miscarriage or premature child birth up to max 26 weeks of pregnancy. Cover for this Event is only provided if the miscarriage of childbirth was as a direct result of playing or participating in the Sport nominated in the Schedule. Event 14 is subject to deduction of the Excess specified in the Schedule for Medical Benefits.	Up to \$2,500

ADDITIONAL BENEFITS

Non-Medicare Medical Expenses

100% Reimbursement

\$5,000 maximum per claim

\$50 excess

Funeral Expenses

If, as a direct result of Bodily Injury, a Coach suffers Accidental Death this policy covers their funeral expenses up to a maximum of \$7,500.

Clothing Allowance

\$500

This policy covers equestrian related clothing up to a maximum of \$500, including riding boots and helmets, damaged as a result of the necessary removal of such clothing for the purpose of necessary medical attention following an Accident claimable under the policy.



Out of Pocket Expenses

This policy covers reasonable out of pocket expenses incurred as a result of the injury up to \$100 per week to a maximum of \$1,000 payable upon original receipts for such expenses.

Physical damage to property is not an expense that is deemed to be directly attributable to the Disablement and the ability to perform normal everyday activities.

This benefit is not applicable where benefits are being paid under the Loss of Income Section.

The entitlements listed on the next page are not available to income earners.

Student Tutorial Cost

If you are a full time student and suffer an injury and you are unable to attend classes insurers will pay 100% of the actual cost of Home Tutorial Expenses certified as necessary by the Attending Medical Practitioner subject to a maximum of \$200 per week for each week of Temporary Total Disablement, payable from the 8th day of treatment, for a maximum period of 26 weeks.

Domestic Home Help

If you are retired, unemployed or not in receipt of a salary and suffer from an injury and unable to carry out domestic duties, insurers will pay up to 100% of the actual cost of domestic home help certified as necessary by the attending Medical Practitioner subject to a maximum of \$200 per week for each week of Temporary Total Disablement from the 8th day of treatment for a maximum period of 26 weeks.

Domestic Duties means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services.

Child-minding services and domestic help must be carried out by persons other than members of the Insured Person's family or other relatives or persons permanently living with the Insured Person.

For a full guide to the benefits please refer to the Policy Wording.

In the event of a claim

If you are claiming for weekly benefits please supply the following:

- Proof of earnings
- Supporting Medical Certificates

If you are claiming for Non-Medicare Medical Expenses the following apply:

- The expenses must be incurred within 12 months from the date of the injury.
- \$50 excess applies to each and every claim.
- No expenses claimable under Medicare are covered by this insurance, including the Medicare gap.
- It is mandatory to submit your expenses through your Private Health Insurance Fund first before submitting to Gow-Gates.

Ensure documentation can be provided to prove the injured Coach was recorded on duty on the day of the injury and provide details of the activities for which they were assigned.

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.

