



Gow-Gates in partnership with Harness Racing Victoria

Harness Racing Victoria's Insurance Program

Individuals, Members & Officials (Including Drivers, Trainers and Voluntary Workers)

2025-2026 Summary Brochure

The Harness Racing Victoria's (HRV) Insurance Program has been arranged by HRV on behalf of all Insured persons. The program is administered by Gow-Gates Insurance Brokers.

Important Notes

This brochure is a summary only of the main points of coverage. The information is of general nature only, no consideration has been made in regard to your own personal needs and/or circumstances.

Please refer to the policy documents available to download from the website [Harness Racing Victoria](https://www.harnessracing.vic.gov.au) for complete policy terms and conditions. For any advice or additional insurance cover that you may require please contact Gow-Gates.

The Personal Accident and Public & Product Liability & Professional Indemnity Insurance program commences on 30 April 2025 and expires on 30 April 2026.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423).
For further information visit: [Harness Racing Victoria](https://www.harnessracing.vic.gov.au).



Group Personal Accident

Who's covered*	Insured persons include licensed trainers, drivers and voluntary stable hands of the Victorian Harness Racing industry, including mini-trotter participants, voluntary workers and monte race riders. Interstate, New Zealand harness-licensed visitors and all other licensed visitors are also covered (insured persons).
What's covered	Insured Individuals and Licensed participants who suffer injuries arising out of participation in sanctioned harness activities.
When are you covered	Participating in sanctioned harness activities. As well as: Official training, trials and races sanctioned by The Insured(s), Engaged in fundraising activities for The Insured(s), Engaged in administrative or organised social activities of The Insured(s), Unpaid voluntary activities performed on behalf of The Insured(s), Travelling directly to or from or between activities described above from the Insured Person's normal place of residence, place of education or place of employment and all other travel including intrastate, interstate and overseas sanctioned by The Insured(s).
Where am I covered	Worldwide
Capital Benefits	Capital Benefits are a lump sum benefit that is provided in the event of Death and Permanent Disability. Benefits are payable based on a table of events available in the full policy wording. Age Limitations apply to payable benefits. Benefits payable include: <ul style="list-style-type: none">• Death - \$250,000• Paraplegia and Quadriplegia - \$500,000• Loss of sight of one eye - \$125,000• Loss of use of one limb - \$250,000

Loss of Income (Weekly Benefit)	<p>Weekly benefits are payable whilst you are wholly and continuously unable to work and/or attend tertiary studies.</p> <p>Income Earners</p> <p>85% of net income or \$750 per week (whichever is the lesser) for 104 weeks.</p> <p>A 7-day excess applies.</p> <p>Home Care:</p> <p>Authorised home care costs up to \$300 per week (whichever is the lesser) for 52 weeks.</p> <p>A 7-day excess applies.</p> <p>Student Assistance</p> <p>Authorised home tutor costs up to \$500 per week for 52 weeks.</p> <p>A 7-day excess applies.</p>						
Loss of Income (Individual Upgrade)	<p>Participants can choose to purchase additional Loss of Income coverage for an additional premium to be paid by the applicant.</p> <p>Should you wish to learn more about the Loss of Income Top-Up Coverage, please refer to Harness Racing Victoria and complete the application.</p> <p>The various Loss of Income upgrade options are listed below:</p> <table data-bbox="400 1003 1481 1200"> <tr> <th>Options Available</th><th>Weekly Benefit</th></tr> <tr> <td>Option 1</td><td>85% of \$2,000 p/w</td></tr> <tr> <td>Option 2</td><td>85% of \$3,500 p/w</td></tr> </table>	Options Available	Weekly Benefit	Option 1	85% of \$2,000 p/w	Option 2	85% of \$3,500 p/w
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Non-Medicare Medical Expenses	<p>Non-Medicare Medical Expenses covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare.</p> <p>Benefits Covered:</p> <ul style="list-style-type: none"> • 100% of Non-Medicare Medical Benefits • Maximum Payable \$10,000 • \$50 excess (<i>Nil if Private Health Fund</i>) <p>The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare.</p> <p>Examples of expenses covered:</p> <ul style="list-style-type: none"> • Private Hospital Accommodation • Physiotherapy • Ambulance • Chiropractic, Osteopathy & Dental <p>Examples of expenses not covered:</p> <ul style="list-style-type: none"> • Doctors and Surgeons Fees • X-Rays • Anaesthetists' Fees • Public hospital costs • MRI Scan's* <p>*MRI scans are generally claimable through Medicare. However sometimes the referrer and/or provider are not registered with Medicare. In this situation, you are eligible to claim through Harness Racing Victoria's Personal Accident Insurance Policy.</p>						

Other Benefits	<p>There are other benefits payable under the Harness Racing Victoria's Insurance Program for expenses which may be incurred as a result of an injury, a non-exhaustive list is provided below:</p> <ul style="list-style-type: none"> • Out of Pocket Expenses • Funeral Expenses • Loss of Teeth or Dental Procedures • Rehabilitation Costs • Domestic Help • Emergency Transport • Damage to Clothing and Equipment <p>Insurers have ultimate determination of benefits payable as stipulated in the Policy terms, conditions and wording. Full details of these benefits as well as policy conditions are contained in the policy wording. A copy of the policy wording can be accessed at Harness Racing Victoria</p>
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Public and Product Liability

What's covered	<p>Public Liability insurance is designed to help protect insured entities if a third party claims they have suffered a serious injury, or their property has been damaged due to the insured entities alleged negligent activities.</p> <p>Product Liability is designed to help protect insured entities if a third party claims they have suffered a serious injury, or their property has been damaged due to goods that insured entities supply.</p>
Who's Covered	Registered Clubs and Associations, licensed drivers, licensed trainers, stablehands, volunteers, stewards and veterinarian contractors in respect of advice given to registered clubs of Harness Racing Victoria only at race meetings, affiliated bodies, together with experienced personnel whilst licensed by the appropriate licensing authority.
Where am I Covered	Worldwide excluding North America
Limit of Liability	\$50,000,000 any one occurrence and in respect of Products any one period of insurance
Excess	<p>Personal Injury Claims – \$1,000 each and every occurrence</p> <p>Property Damage Claims - \$1,000 each and every occurrence</p>
Participant Liability	This insurance does not apply to claims or accidents brought by one participant against another participant for personal injury or property damage occurring whilst competing and/practicing in a covered activity.
Claims Made Policy	The Molestation endorsement is a "Claims Made Policy". If at any time you become aware of circumstances which may or could give rise to a claim under this policy, then written notice should be provided to Gow-Gates without delay to ensure entitlements to a claim under the policy are not prejudiced.
Who is in the insurer	Underwritten for certain underwriters at Lloyd's of London & Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Ltd.

Claims Process

Personal Accident

Please follow the below process when lodging a claim under Harness Racing Victoria's Group Personal Accident Policy:

1. Download a claim form at:
 - This can be accessed [here](#)
 - Alternatively, please contact Gow-Gates Sports Claims team on (02) 8267 9999
2. Complete the claim form
 - Ensure all sections are completed
3. Lodge the claim form
 - Send the completed form to sportsclaims@gowgates.com.au.
4. Submit Additional Paperwork and Information (only if requested):
 - Medical certificates confirming the period of injury (Certificate of Capacity);
 - Proof of earnings documentation.

Points to Remember

- All Insured Persons must be Licensed/Insured with Harness Racing Victoria for coverage by this insurance program.
- Only injuries which occur during the policy period and at sanction events are covered under this Policy.

No cover is provided for:

- Any pre-existing defect, infirmity or sickness the insured person suffered from at the time of the accident
 - Self-infliction
 - Being under the influence of Drugs or alcohol
 - Criminal acts
 - Contamination by radioactivity
 - Injuries which occur outside the policy period
 - Pregnancy or related complications.
- It is recommended that all Insured Persons take out separate Private Health Insurance and/or Personal Income Protection, Life Insurance and Trauma cover.
 - Should you wish to learn more about the Loss of Income Top-Up Coverage, please refer to **[Harness Racing Victoria](https://www.gowgates.com.au/industries/sport-clubs-and-associations)** (<https://www.gowgates.com.au/industries/sport-clubs-and-associations>) and complete the application.

Public & Product Liability & Professional Indemnity

Notify Gow-Gates immediately of your intention to lodge a liability claim via one of the following options:

Phone: 02 8267 9999

Email: sport@gowgates.com.au

Do not admit liability under any circumstances.

Complete all sections of the claim form:

Email completed claim form to sport@gowgates.com.au

Gow-Gates will confirm receipt of your claim form or contact you should they require more information. Please contact Gow-Gates directly if you have not received a confirmation of your claim within 7 days.