



## NSW Trainers Association Limited

### Public & Product Liability and Professional Indemnity

#### 2024-2025 Summary Brochure

The NSW Trainers Association Insurance Program have been arranged by NSW Trainers Association on behalf of their licensed horse trainers. 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.

The Public & Product Liability and Professional Indemnity Insurance program commences on 01 August 2024 at 4:00pm and expires on 01 August 2025 at 4:00pm.

Please refer to the policy documents for complete terms and conditions. To obtain a copy please contact NSW Trainers Association or Gow-Gates Insurance Brokers.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423). For further information visit: [Gow-Gates \(NSW Trainers Association\)](#)

#### Who is Covered?

The NSW Trainers Association Insurance covers all racehorse trainers and/or Registered Training Partnerships licensed by Racing New South Wales and/or Licensed New Zealand Trainers whilst operating under a Visiting Trainers permit issued by Racing New South Wales.

#### What are the Covered Activities?

Principally licensed thoroughbred racehorse training and all activities incidental thereto including:

- Thoroughbred racehorse breaking, schooling and pre-training services;
- Thoroughbred agistment services, however the number of thoroughbred horses involved in agistment must not exceed twenty-five.
- Thoroughbred breeding (excluding servicing), however the number of thoroughbred horses involved in breeding must not exceed six at any one time;
- The hiring out or the sharing of equipment or facilities between Named Insured's in connection with the Business is allowed, provided that such equipment or facilities is used by each Insured for the same purpose;
- Sports administration, advocacy and associated business activities for and on behalf of the association's members.

#### What Is Covered?

##### Public and Product Liability

The Public and Product Liability covers trainers for their legal liability to pay compensation to third parties for personal injury and property damage as a consequence of their business activities.

##### Limit of 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

##### Excess

\$1,000 each and every occurrence (costs inclusive)

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**Professional Indemnity  
(Sports Errors &  
Omissions)**

The Professional Indemnity protection covers trainers for their legal liability to compensate third parties for injuries or property damage due to a breach or alleged negligent act, error or omission.

**Limit of Liability**

\$250,000 any one claim and in the aggregate for all claims made during the period of insurance in respect of financial loss.

**Excess**

\$1,000 each and every occurrence (costs inclusive)

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**Care Custody & Control**

Provides protection for horses in the legal control of trainers resulting from injury/death/damage during their business activities.

**Limit of Liability**

\$10,000,000 any one occurrence and in the aggregate during the Period of insurance.

**Excess**

\$1,000 each and every occurrence (costs inclusive)

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**Where are you covered?**

Anywhere in the world excluding USA and Canada.

**How to Make a Claim**

Should you become aware of an incident that results in Property Damage (including damage to Horses) or Personal Injury please contact Gow-Gates sports claim team to discuss. Do not admit liability and contact Gow-Gates as soon as practical for early intervention and assistance.

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