



NSW Trainers Association Limited

Personal Accident

2025-2026 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 Personal Accident program commences on 01 August 2025 at 4:00pm and expires on 01 August 2026 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 licensed horse trainers and/or trainers named in registered partnership licensed by Racing New South Wales.

What are the Covered Activities?

Whilst licensed horse trainers and/or trainers named in registered partnership licensed by Racing New South Wales are engaged in the duties of his or her occupation, including direct daily travel between his or her residence and place of work.

What Is Covered?

Personal Accident Lump Sum Benefits	<u>Accidental Death</u>	\$100,000 (up to 85 years) \$25,000 (86-90 years)
	<u>Permanent Total Disablement</u>	\$100,000 (up to age 75 years) Not Covered (76-90 years) A permanent injury includes an injury continuing for at least twelve months and which thereafter will, in all probability, continue for life. The Benefit payable depends on the injury, the Compensation Table of benefits and conditions outlined in the Product Disclosure Statement (PDS) and Policy Wording
	<u>Capital Benefits</u> (excluding Accidental Death and Permanent Total Disablement)	\$100,000 (up to 85 years) \$25,000 (86-90 years)
	<u>Bodily Injury Resulting in Fractured Bones</u>	\$5,000 (up to 85 years) Not Covered (86-90 years)

	<p><u>Routine Duties Benefit – Bodily Injury</u></p> <p>For Trainers who are not in receipt of a salary derived from horse training and suffers a bodily injury which results in temporary total or temporary partial disablement and is unable to carry out normal routine duties.</p>	<p>100% of actual costs incurred to a maximum of \$600 per week (up to 85 years)</p> <p>85% of actual costs incurred to a maximum of \$600 per week (86-90 years)</p> <p>Benefit Period: 20 weeks (up to 85 years) 20 weeks (86-90 years)</p> <p>Excess Period: 7 days (up to 85 years) 14 days (86-90 years)</p> <p>Routine Duties means all training duties the covered person was able to perform prior to the Bodily Injury. These include duties associated with domestic, farming and business activities (note: business activities are not limited to duties associated solely with being a licensed Australian thoroughbred racehorse trainer). The inability to perform these duties must be certified by a doctor.</p>
Non-Medicare Medical Expenses and Physiotherapy Benefits	<u>Non-Medicare Medical Benefit</u>	<p>100% of the expense up to a maximum of \$4,000 per injury.</p> <p>Benefit Period: 52 weeks from the date of the injury</p> <p>Excess: \$50 applies per claim. Nil Excess applies if the claim is covered under private health insurance.</p> <p>The BENEFITS do <u>not</u> include</p> <ul style="list-style-type: none"> Payment for any health services which within the meaning of the Commonwealth Private Health Insurance Act 2007 or the Private Health Insurance (Health Insurance Business) Rules 2009 would constitute the carrying on of health insurance business. This includes the gap between any Medicare rebate and the actual expense incurred. Any expense which is claimable against Medicare or any private health insurance fund.
Specified Sickness	<u>Hendra Virus</u>	<p>If during the insurance period and whilst the person is an insured person, the insured person dies due to infection with the Hendra Virus (HeV) as diagnosed by a doctor.</p> <p>A lump sum benefit of \$50,000 (up to 85 years).</p>
Additional Benefits	Further details of the additional benefits along with the policy terms and conditions, please contact Gow-Gates Insurance Brokers. To obtain a copy of the Wording, please contact NSW Trainers Association or Gow-Gates Insurance Brokers.	

How to Make a Claim

A claim form will need to be completed. To obtain a copy of the claim form please contact NSW Trainer Association or Gow-Gates Insurance Brokers.

All claims need to be verified and signed off by NSW Trainers Association prior to a claim being lodged – refer to Section 6 Club/Association Declaration.

Once the claim form is completed in full including the Medical Practitioners Statement and signed Club/Association Declaration please send the completed claim form and attach a copy of your Medical Expenses to be claims to

Gow-Gates Insurance Brokers: sport@gowgates.com.au or

Arch Insurance: ahclaims@archinsurance.com.au

Who can I talk to about an issue or complaint?

First talk to Gow-Gates, ask for claims staff for the NSW Trainers Association Insurance Program.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact the complaints manager on 02 8267 9999 or put your complaint in writing to sport@gowgates.com.au or by mail at:

Complaints Officer

Gow-Gates Insurance Brokers GPO Box 4731

Sydney NSW 2001

Please mark the envelope “Notice of Complaint.” We will endeavor to resolve your complaint quickly and fairly.

If your complaint cannot be resolved to your satisfaction within 21 days, you may have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).