



GOW-GATES  
INSURANCE BROKERS

# Equestrian Australia – National Insurance Program

2026 - 2027

Equestrian Australia (EA), together with Gow-Gates Insurance Brokers, have arranged a National Insurance Programme to benefit all EA State Branch Members.



## EA State Branch Members Insurance Benefits 2026-2027

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### Personal Accident

**Who?**

EA State Branch Members

**When?**

24 / 7 for an accident or injury sustained whilst participating in non-income earning equestrian activities.

**What?**

#### Capital Benefits

\$200,000 maximum, limited as follows:

- \$100,000 (ages 70 - 79)
- \$25,000 (aged under 19)
- \$25,000 (aged 80 and over)

Maximum Age Limit: 90 years

#### Non-Medicare Medical Expenses

100% Reimbursement

\$3,500 maximum per claim

\$100 Excess

#### Loss of Income Benefits

85% Net Income up to \$500/ week

14 day elimination period

104 week benefit period

#### Additional

\$1,000 Out of Pocket Expenses

\$200p.w. Student Tutorial Costs

\$200p.w. Domestic Help Benefit

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### Public & Products Liability

**Who?**

EA State Branch Members

**When?**

At all times whilst engaged in non-income earning equestrian activities. Your legal liability to compensate third parties for personal injury or property damage.

**What?**

#### Limit of Liability

\$20,000,000

#### Excess

\$2,500 each and every occurrence for Property Damage claims

**For further EA Insurance information, visit [www.gowgates.com.au/sport-program/equestrian-australia](http://www.gowgates.com.au/sport-program/equestrian-australia)**

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 documents.

## Frequently Asked Questions (FAQs)

### **Am I covered if my horse kicks a Third Party vehicle?**

Public Liability provides personal protection should you cause damage to Third Party property and are held legally liable and/or incur defense costs. It is important to note that the excess on a claim under this policy is \$2,500 which is designed to protect the program from a high number of claims and keep premiums affordable across the board.

### **Is there cover for the property owner where I am agisting my horses?**

The Public Liability policy does provide vicarious liability to property owners where they are brought in to a legal action against you, as a result of your equestrian activities conducted on their property (but not for claims where the property owner is liable for the injuries or damage).

### **What happens if I am kicked and break my leg whilst feeding my horse?**

The Personal Accident Policy provides 24/7 injury protection, for any of your non-income earning equestrian activities. This may be riding at home, competing, feeding or grooming your horse – as long as you are not being paid to do so. Claims can be notified online or via a downloadable form.

### **Can I increase the Personal Accident Policies Loss of Income - Weekly Benefit amount?**

Yes, we strongly encourage members to ensure they have adequate cover for their individual needs, including any 'Additional Insurances' available for the Weekly Benefit, as well as Life, Income Protection, Private Health Insurance. Please visit our website or contact our office for more information.

### **How do I get this cover?**

The benefits listed above are for all EA State Branch Members. If you are not a current EA member, you can register online with through your State Branch. Please contact your State Branch directly for any questions on this process.

### **Key Contacts**

Gow-Gates	<a href="http://gowgates.com.au/sport-program/equestrian-australia">gowgates.com.au/sport-program/equestrian-australia</a>	02 8267 9999
EA National Office	<a href="mailto:info@equestrian.org.au">info@equestrian.org.au</a> <a href="mailto:insurance@equestrian.org.au">insurance@equestrian.org.au</a>	02 8762 7777
State Branches	ENSW	<a href="http://nsw.equestrian.org.au">nsw.equestrian.org.au</a> 02 9620 2660
	EVIC	<a href="http://vic.equestrian.org.au">vic.equestrian.org.au</a> 03 9013 0707
	ESA	<a href="http://sa.equestrian.org.au">sa.equestrian.org.au</a> 08 8391 0488
	EQLD	<a href="http://qld.equestrian.org.au">qld.equestrian.org.au</a> 07 3891 6611
	EWA	<a href="http://wa.equestrian.org.au">wa.equestrian.org.au</a> 08 9296 1200
	ENT	<a href="http://nt.equestrian.org.au">nt.equestrian.org.au</a> 0497 303 535
	ETAS	<a href="http://tas.equestrian.org.au">tas.equestrian.org.au</a> 0477 685 265

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