



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 affiliated clubs who elect to take out EA Club Insurance.



## EA Affiliated Club Insurance 2026-2027

Personal Accident	Public & Products Liability	Professional Indemnity	Management Liability
<p><b>Who?</b> Voluntary workers, committee members, judges, officials, administrators</p>	<p><b>Who?</b> Members of affiliated clubs / associations, voluntary workers, committee members, judges, officials, administrators</p>	<p><b>Who?</b> Coaches, administrators, voluntary workers, medical officers, judges and officials</p>	<p><b>Who?</b> Committee members, directors, administrators, employees</p>
<p><b>When?</b> For an accident or injury sustained when actively engaged in activities for or on behalf of an EA Affiliated Club</p>	<p><b>When?</b> For your legal liability to compensate third parties for personal injury or property damage, whilst actively engaged in and connected with EA or EA affiliated clubs organised activities.</p>	<p><b>When?</b> For your legal liability to compensate third parties due to a breach of professional duty arising from negligent acts, errors or omissions whilst actively engaged in and connected with EA or an EA affiliated clubs organised activities.</p>	<p><b>When?</b> For your legal liability to pay for any wrongful act whilst actively engaged in or connected with an EA affiliated clubs organised activities, but only for duties on behalf of the Insured</p>
<p><b>What?</b> <b>Capital Benefits</b> \$200,000 maximum, limited as follows:</p> <ul style="list-style-type: none"> <li>\$100,000 (ages 70 - 79)</li> <li>\$25,000 (aged under 19)</li> <li>\$25,000 (aged 80 and over)</li> </ul> <p>Maximum Age Limit: 90 years</p> <p><b>Non-Medicare Medical Expenses</b> 100% Reimbursement \$3,500 maximum per claim \$100 Excess</p> <p><b>Loss of Income Benefits</b> 85% Net Income up to \$500/week 14 day elimination period 104 week benefit period</p> <p><b>Additional</b> \$1,000 Out of Pocket Expenses \$200p.w. Student Tutorial Costs \$200p.w. Domestic Help Benefit</p>	<p><b>What?</b> <b>Limit of Liability</b> \$20,000,000</p> <p><b>Excess</b> \$2,500 each and every occurrence for Property Damage claims</p>	<p><b>What?</b> <b>Limit of Liability</b> \$20,000,000</p> <p><b>Excess</b> \$2,500 each and every claim</p> <p><b>NOTE</b> This is a claims-made policy, so cover is only provided for claims first notified during the period of insurance</p>	<p><b>NOTE</b> This is a claims-made policy, so cover is only provided for claims first notified during the period of insurance</p>

**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)

### Are EA affiliated club members covered for Personal Accident?

No, club members receive Public Liability cover only whilst engaged in activities organised and/or run by an affiliated association or club. Should participants wish to obtain cover under the Personal Accident policy, they are encouraged to become EA members.

### How can I provide evidence of my Liability Insurance?

Certificates of Currency are often requested by third parties such as a council or other property owner. You can download your Certificate of Currency directly from the Gow-Gates equestrian website: <http://www.gowgates.com.au/sport-program/equestrian-australia> and selecting the Certificates of Currency tab.

### Is there cover for Club buildings, contents, and courses?

Whilst there is no protection for club property under the EA National Program, Gow-Gates is able to assist with arranging additional insurance to cover an EA Clubs assets and property. Please contact the Equine Team; [equine@gowgates.com.au](mailto:equine@gowgates.com.au)

### 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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