



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 coaches (who elect to participate in the National Insurance Programme), while coaching anyone, anywhere.



## EA Registered Coach Insurance Benefits 2026-2027

Personal Accident	Public & Products Liability	Professional Indemnity
<b>Who?</b> EA registered coaches who elect to participate in the National Insurance Program	<b>Who?</b> EA registered coaches who elect to participate in the National Insurance Program	<b>Who?</b> EA registered coaches who elect to participate in the National Insurance Program
<b>When?</b> 24 / 7 for an accident or injury sustained whilst engaged in coaching activities in line with your EA Coach accreditation and qualifications.	<b>When?</b> 24 / 7 for your legal liability to compensate third parties for personal injury or property damage whilst engaged in coaching activities in line with your EA Coach accreditation and qualifications.	<b>When?</b> 24 / 7 for your legal liability to compensate third parties, due to a breach of Your professional duty arising from negligent acts, errors or omissions whilst engaged in coaching activities in line with your EA coach accreditation and qualifications
<b>What?</b> <b>Capital Benefits</b> \$200,000 maximum, limited as follows: <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> Maximum Age Limit: 90 years  <b>Non-Medicare Medical Expenses</b> 100% Reimbursement \$3,500 maximum per claim \$100 Excess  <b>Loss of Income Benefits</b> 85% Net Income up to \$500/ week 14 day elimination period 104 week benefit period  <b>Additional</b> \$1,000 Out of Pocket Expenses \$200p.w. Student Tutorial Costs \$200p.w. Domestic Help Benefit	<b>What?</b> <b>Limit of Liability</b> \$20,000,000  <b>Excess</b> \$2,500 each and every occurrence for Property Damage claims	<b>What?</b> <b>Limit of Liability</b> \$20,000,000  <b>Excess</b> \$2,500 each and every claim  NOTE This is a claims-made policy, so cover is only provided for claims first notified during the period of insurance

**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 whilst coaching Non-EA members?

Yes, as an accredited EA coach with insurance purchased through the EA National Insurance Program, you are covered whilst coaching anyone, anytime, anywhere as long as you are coaching within your accredited qualifications. Should you undertake any equestrian business activities outside coaching, such as providing agistment services, horse training, operating a riding establishment and soon, please contact the Equine Team to discuss additional insurances at [equine@gowgates.com](mailto:equine@gowgates.com)

## Is there cover for the property owner if I am coaching on their arena?

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

## Does the policy cover me if I get on a student's horse during a lesson?

Yes, all covers are in effect at all times whilst coaching, including where it is required you ride in connection with a student lesson. However, in cases where your business extends to taking on client's horses for continued education and/or agistment, additional equine liability protection will need to be purchased.

## Does my EA Coaching Insurance cover me for agisting client's horses?

No, the program provides cover 'whilst engaged in coaching' and does not extend to additional business activities such as agistment, horse education, etc. Gow-Gates are able to arrange a policy tailored to these individual needs, please contact the office for further information.

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

Yes, we strongly encourage coaches to ensure they have adequate individual needs, including 'Insurance' on the Weekly Benefit, as well as Private Health Insurance. Please visit our website or contact our office for more information.

## 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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