

ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700



Policy Schedule

Policy Type: Voluntary Workers Group Personal Accident

Policy Number: 5547877

Insured: Equestrian Australia Limited (Subject to Deed of Company Arrangement)

Insured Persons: Category A - All Direct Members of the Insured
Category B - All Coaches of the Insured
Category C - All Administrators, Managers, Directors, Committee Members, Voluntary Workers, Officials, Judges, Course Builders, Selectors, Medical Officers and others of the Insured
Category D - All Representatives of the Insured
Category E - All Direct Members of the Insured who are engaged in Professional Sports

Period of Insurance: Inception Date: 30/06/2026 at 4:00 pm*
Expiry Date: 30/06/2027 at 4:00 pm*
*Time stated as at the first-named Insured's registered address.

Date Issued: 29/06/2026

Broker: Gow Gates Insurance Brokers Pty Ltd - Sydney

Policy Wording: VW 19012024

Scope of Cover: Category A
The coverage afforded by this Policy provides protection to all direct members of Equestrian Australia in respect of all hazards which a member is exposed to whilst engaged in non-income earning Equestrian Activities, and including travel to and from events which are run by a club or association who participates in the EA Club Insurance.

Category B
The coverage afforded by this Policy provides protection to all registered coaches of Equestrian Australia in respect of all hazards to which a coach is exposed whilst engaged in coaching Equestrian Activities, and including travel to and from events which are run by a sanctioned club or association who participates in the Equestrian Australia Club Insurance.

Category C
The coverage afforded by this Policy provides protection to all Insured Persons of Equestrian Australia in respect of all hazards to which they are exposed whilst engaged in all organised Equestrian Activities for and on behalf of the Insured or affiliate clubs, but excluding travel to and from such activities.

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Category D
The coverage afforded by this Policy provides protection to Representatives of Equestrian Australia in respect of all hazards to which an Equestrian Australia Representative is exposed whilst engaged in Equestrian Activities and including travel to and from events which are run by a club or association who participates in the EA Club Insurance.

Category E
The coverage afforded by this Policy provides protection to Professional Sportspersons who are direct members of Equestrian Australia when engaged in an activity happening at an FEI event (outside of Australia) and at a club/event run by Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme. Coverage includes travel to and from events which are run by a club or association who participates in the EA Club Insurance.

Territorial Limits: Worldwide

Premium

Base Premium:	
GST:	
Stamp Duty:	
Policy Fee:	
Policy Fee GST:	
Total:	As Agreed

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Schedule of Benefits

Maximum Age Limit (sub-limits may apply)	90
Aggregate Limit of Liability - Category A, Category B, Category C, Category D	\$2,000,000
Aggregate Limit of Liability - Category E	\$1,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Policy Currency	AUD

Benefits	Sum Insured
Death and Capital Benefits	\$200,000
Maximum payable for Insured Persons aged under 19	\$25,000
Maximum payable for Insured Persons aged over 70	\$100,000
Maximum payable for Insured Persons aged over 80	\$25,000
Weekly Injury Benefit	\$500
Income Limitation	85%
Deferral Period	14 Days
Benefit Period	104 Weeks
Broken / Fractured Bones Benefits	\$0
Accidental HIV Infection Lump Sum Benefit	\$6,000
Childcare Benefit	\$5,000
Coma Benefit	\$3,000
Daily Benefit	\$100
Benefit Period	30 Days
Domestic Help Benefit	\$200
Expense Limitation	100%
Deferral Period	14 Days
Benefit Period	26 Weeks
Driver Services Benefit	\$1,000
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$2,500
Home and Vehicle Modification Benefit	\$5,000
Expense Limitation	85%
Non-Medicare Medical Expenses	\$3,500
Expense Limitation	100%
Excess	\$100
Out of Pocket Expenses Benefit	\$1,000
Partner Training Benefit	\$5,000
Retraining and Rehabilitation Expenses Benefit	\$5,000

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Student Tutorial Benefit	\$200
Expense Limitation	100%
Deferral Period	14 Days
Benefit Period	26 Weeks
Unexpired Membership Benefit	\$500
Bed Care Benefit	\$2,000
Daily Benefit	\$66.66
Benefit Period	30 Days
Funeral Expenses Benefit	\$5,000

If there is no amount shown against any one or more of the above Benefits, no cover is provided in respect of them.

Schedule of Endorsements

Bed Care Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person sustains an Injury and as a result is unable to perform the 'activities of daily living' such as washing, cooking, bathing, dressing and movement around the Insured Person's principal residence and the Insured Person is confined to bed (other than in a Hospital or other medical facility), which is not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will pay the amount shown in the Policy Schedule against "Daily Benefit" for each completed twenty-four (24) hours of continued bed confinement.

The maximum We will pay is the amount shown in the Policy Schedule against "Bed Care Benefit".

The Compensation is subject to any Benefit Limits applicable to this Benefit.

Conditions

1. A Medical Practitioner must certify that the Insured Person is unable to perform the 'activities of daily living' and is confined to bed for the period claimed.

Exclusions

1. No cover is provided for bed confinement which lasts less than a period of forty-eight (48) consecutive hours.

Funeral Expenses Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover an Insured Person suffers an Injury resulting in the Insured Person's Death and subsequently the deceased Insured Person's Family or estate incurs reasonable Funeral Expenses, being;

1. all reasonable funeral, burial or cremation and associated expenses; and/or
2. all reasonable expenses incurred in transporting the Insured Person's body, mortal remains or ashes to a place nominated by the deceased Insured Person's estate,

which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

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We will pay for or reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Funeral Expenses Benefit".

The Compensation is subject to any Benefit Limits applicable to this Benefit.

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Changes to AHI Standard Definitions

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording for Category A only.

EQUESTRIAN ACTIVITIES means any non-income earning activity involving riding, caring for or handling horses or ponies including travelling directly between the Insured Person's normal place of residence or normal place of employment and the site of such an activity happening at a club/event run by Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme.

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording for Category B only.

EQUESTRIAN ACTIVITIES means any non-income earning activity involving riding, caring for or handling horses or ponies and, in addition, while acting in their capacity as an Equestrian Australia registered coach or trainee coach and whilst coaching or being coached within their accredited qualifications including travelling directly between the Insured Person's normal place of residence or normal place of employment and the site of such an activity happening at a club/event run by Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme.

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording for Category C only.

EQUESTRIAN ACTIVITIES means any equestrian activity performed in the course of their duties for and on behalf of Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme, or; official act performed at activities organised by Equestrian Australia Limited State Branches and Affiliated Associations and Affiliated Clubs thereof and performed on behalf of and at the direction of such Equestrian Australia

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Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme.

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording for Category D only.

EQUESTRIAN ACTIVITIES means any activity involving riding, caring for or handling horses or ponies including travelling directly between the Insured Person's normal place of residence or normal place of employment and the site of such an activity happening at a club/event run by Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme.

The definition of Professional Sports shall read as follows and not as stated in the Policy Wording.

PROFESSIONAL SPORTS means any sport for which an Insured Person receives an allowance, sponsorship, appearance fee or monetary payment as a result of the Insured Persons' participation, which accounts for more than fifty (50%) percent of the Insured Persons' annual Income from all sources.

The definition of Annual Aggregate Deductible shall read as follows and not as stated in the Policy Wording.

ANNUAL AGGREGATE DEDUCTIBLE means the amount the Insured is responsible to pay for all claims incurred in any one (1) Period of Insurance. When this amount is reached in any one (1) Period of Insurance, We will then reimburse the Insured for any valid claim over this amount, subject to all other terms, limits, conditions and exclusions of the Policy.

Client Specific Endorsements

[REDACTED]

Client Specific Endorsements

The following sub-limit is added to Aggregate Limit of Liability:

Professional Sports Sub-limit

The most We will pay in any one Period of Insurance under this Policy for Insured Persons participating in Professional Sports is \$1,000,000.

Changes to General Exclusions

General Exclusions

General Exclusion 8. is deleted and replaced by:

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8. an Insured Person engaging in or taking part in or training for Professional Sports of any kind, other than when engaged in an activity happening at an FEI event (outside of Australia) and at a club/event run by Equestrian Australia Limited State Branches and Affiliated Associations and such Affiliated Clubs thereof who have elected to participate in the Equestrian Australia national insurance programme.

Additional Insureds

The first-named Insured listed in the Policy Schedule and with whom AHI enters into the Policy, are the contracting party. This Policy additionally covers the following entities as an additional Insured under this Policy, but they are not a contracting party to the Policy;

Equestrian Australia Limited Committees
Equestrian Australia Limited Subcommittees
Equestrian Australia Limited affiliated Associations
Equestrian Australia Limited affiliated Clubs

Accident & Health International Underwriting Pty Ltd (ABN 26 053 335 952, AFSL 238261) (**AHI**) arranges insurance for Tokio Marine & Nichido Fire Insurance Co., Ltd. (ABN 80 000 438 291, AFSL 246548), administered by Tokio Marine Management (Australasia) Pty Ltd (ABN 69 001 488 455, AR No. 1313066). AHI provides general advice only. Insurance is subject to terms, conditions, limits, and exclusions. Please read the Product Disclosure Statement and Policy Schedule for full details.