



PCA Centre Members' Insurance

Pony Club Australia.

31 December 2019 - 31 December 2020

Pony Club Australia (PCA), together with Gow-Gates Insurance Brokers, has arranged an Insurance Programme to benefit PCA Centre Members.

Public & Products Liability

Who?	PCA Centre Members
What?	Your legal liability to compensate third parties for personal injury or property damage. Limit of Liability - \$20,000,000 Excess - \$1,000 each and every claim
When?	Whilst attending and / or participating in PCA accredited Riding Centre, and PCA or Affiliated State and Club sanctioned activities.

PCA Centre Members are covered for Public Liability whilst attending and/or participating in PCA accredited Riding Centre, and PCA or Affiliated State or Club sanctioned activities where you are liable for causing bodily injury or property damage to others, excluding whilst travelling to and from such events and activities.

Exclusions

All insurance policies contain exclusions (circumstances in which you will not be covered); the main ones on this policy are:

1. Claims against you by members of your family or anyone in your employment.
2. Any business or profession.
3. The use of a horse or horse drawn vehicle for hire or reward.

In The Event Of A Claim

You must give immediate notice to Gow-Gates in writing of anything which may give rise to a claim being made against you and for which there may be liability under this insurance.

You must advise Gow-Gates in writing immediately if you have knowledge of any impending prosecution, inquest or fatal accident inquiry in connection with the above.

You must NOT under any circumstances admit liability.

You must NOT enter into any correspondence with a third party without Gow-Gates' approval.

Personal Accident

Who?	When?
PCA Centre Members 1 year to 80 years of age	Whilst attending and / or participating in PCA accredited Riding Centre, and PCA or Affiliated State and Club sanctioned activities.

Main Benefits

(Full list of benefits should be referred to in the Policy Schedule and Wording)

What?	Maximum Benefits
Accidental Death	\$200,000 maximum \$50,000 maximum (under 18 years)
Capital Benefits	\$200,000 maximum and as per the Table of Benefits
Permanent Disablement	\$200,000 maximum and as per the Table of Benefits
Funeral Expenses following accidental death	\$10,000 maximum
Becoming HIV Positive	\$20,000 maximum Cover for this event is only provided if the infection was as a direct result of bodily injury, as defined in the Policy Wording, or as a direct result of receiving medical treatment provided by a medical practitioner for an insured person's bodily injury whilst they are insured under this policy.
Non-Medicare Medical Expenses	100% Reimbursement \$5,000 maximum per claim \$50 excess if the Member is not a member of a private health fund. Non-medicare medical expenses means: <ol style="list-style-type: none"> 1. hospital accommodation and theatre fees; 2. emergency transportation costs; 3. orthotics, splints and prosthesis used solely for treatment following an accident; 4. expenses registered medical practitioner; or 5. expenses incurred in respect of any chiropractor, masseur, naturopath, osteopath or physiotherapist but only following a referral from the insured person's medical practitioner, such referral being valid for 6 months following the date of the bodily injury; however, in all cases, excludes any fees, costs or expenses for which a Medicare benefit is payable whether in part or whole.

What?	Maximum Benefits																
Emergency transportation	100% Reimbursement \$3,000 maximum per claim \$50 excess if the Member is not a member of a private health fund. Costs and expenses incurred, less any amounts recoverable from any other source, in respect of an ambulance or other similar transportation.																
Physiotherapy Treatment Costs	The percentage of the fee charged by the physiotherapist less rebates from other services: Visits 1-5 95% Visits 6-10 85% All other visits 75% Up to a maximum of \$5,000																
Fractured Bones	Up to \$5,000 in total any one Bodily Injury. If, as a result of injury, an insured person suffers any of the insured events listed insurers will pay the sum insured stated below. <table border="1" data-bbox="502 862 1423 1832"> <thead> <tr> <th data-bbox="502 862 965 918">INSURED EVENTS – Fracture of:</th> <th data-bbox="965 862 1423 918">BENEFITS</th> </tr> </thead> <tbody> <tr> <td data-bbox="502 918 965 1052"> Neck, Skull, Spine or Pelvis i) Complete fracture ii) Other fracture </td> <td data-bbox="965 918 1423 1052"> Up to \$5,000 Up to \$5,000 </td> </tr> <tr> <td data-bbox="502 1052 965 1187"> Hip i) Complete fracture ii) Other fracture </td> <td data-bbox="965 1052 1423 1187"> Up to \$2,000 Up to \$2,000 </td> </tr> <tr> <td data-bbox="502 1187 965 1321"> Jaw, Leg, Ankle or Knee i) Complete fracture ii) Other fracture </td> <td data-bbox="965 1187 1423 1321"> Up to \$1,250 Up to \$1,250 </td> </tr> <tr> <td data-bbox="502 1321 965 1456"> Cheekbone or Shoulder i) Complete fracture ii) Other fracture </td> <td data-bbox="965 1321 1423 1456"> Up to \$ 500 Up to \$ 500 </td> </tr> <tr> <td data-bbox="502 1456 965 1590"> Arm, Elbow, Wrist or Ribs i) Complete fracture ii) Other fracture </td> <td data-bbox="965 1456 1423 1590"> Up to \$1,000 Up to \$ 500 </td> </tr> <tr> <td data-bbox="502 1590 965 1724"> Nose or Collarbone i) Complete fracture ii) Other fracture </td> <td data-bbox="965 1590 1423 1724"> Up to \$ 500 Up to \$ 500 </td> </tr> <tr> <td data-bbox="502 1724 965 1832"> Foot, Hand Finger, Thumb or Toe </td> <td data-bbox="965 1724 1423 1832"> Up to \$ 500 Up to \$ 250 </td> </tr> </tbody> </table>	INSURED EVENTS – Fracture of:	BENEFITS	Neck, Skull, Spine or Pelvis i) Complete fracture ii) Other fracture	Up to \$5,000 Up to \$5,000	Hip i) Complete fracture ii) Other fracture	Up to \$2,000 Up to \$2,000	Jaw, Leg, Ankle or Knee i) Complete fracture ii) Other fracture	Up to \$1,250 Up to \$1,250	Cheekbone or Shoulder i) Complete fracture ii) Other fracture	Up to \$ 500 Up to \$ 500	Arm, Elbow, Wrist or Ribs i) Complete fracture ii) Other fracture	Up to \$1,000 Up to \$ 500	Nose or Collarbone i) Complete fracture ii) Other fracture	Up to \$ 500 Up to \$ 500	Foot, Hand Finger, Thumb or Toe	Up to \$ 500 Up to \$ 250
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	<p>If surgery is required in respect of treating the above Fractured Bones, the applicable benefit payable shall be increased by 50%. Surgery, for this additional payment, being defined as treatment of the fractured bones, performed by a surgeon in an operating theatre.</p>
<p>Dental Treatment following a dental injury</p>	<p>Up to \$1,000 per tooth up to a maximum of \$5,000 any one claim in respect of the total loss of a tooth; or Up to \$1,000 per tooth up to a maximum of \$5,000 any one claim in respect of any tooth that has suffered a chip.</p> <p>Dental injury means an injury to a tooth or teeth as a result of an accident and which occurs solely and independently of any other cause during the policy period and operative time and whilst the person is an insured person under the policy.</p>
<p>Premature childbirth (prior to 26 weeks gestation) or miscarriage</p>	<p>5,000 maximum</p> <p>Cover for this event is only provided if the miscarriage or premature childbirth is as a direct result of an accident.</p>
<p>Overseas Medical Expenses</p>	<p>\$5,000 maximum</p> <p>If an insured person sustains bodily injury whilst outside of Australia and incurs costs related to emergency medical treatment, as certified necessary by a medical specialist, for the treatment of the bodily injury, we shall pay up to \$5,000.</p> <p>Subject to:</p> <ul style="list-style-type: none"> a) All costs must be incurred overseas; b) the costs not being recoverable from any other Section of the policy or any other source; and c) any policy exclusions, terms and conditions that may otherwise apply.
<p>Loss of Income Benefits</p>	<p>85% of earnings up to \$700 per week</p> <p>Payable up to 104 weeks from the date of injury unless otherwise stated with a Nil day excess.</p>
<p>Unforeseen Expenses</p>	<p>\$500 maximum</p> <p>If an insured person incurs reasonable and necessary expenses for equestrian-related clothing (including riding boots and helmets) damaged as a result of the necessary removal of such clothing for the purpose of providing necessary medical attention following a bodily injury, insurers will pay up to \$500 for the actual and reasonable costs incurred.</p> <p>Subject at all times that those costs are not recoverable elsewhere under this policy, or otherwise applicable to an expense for which a Medicare benefit is payable</p> <p><u>*** Evidence of the damaged clothing will be required as well as confirmation from the medical practitioner that it was necessary to remove the clothing in order to treat you ***</u></p>
<p>Modification Benefit</p>	<p>\$15,000 maximum</p> <p>If an insured person sustains a bodily injury for which a benefit is paid under Part A, Capital Benefits, for Permanent Total Disablement, Permanent paraplegia or quadriplegia or Permanent and incurable paralysis of</p>

What?	Maximum Benefits
	all limbs, insurers will pay up to \$15,000 for costs necessarily incurred to modify the insured person's home and/or motor vehicle, and/or costs associated with relocating the insured person to a more suitable home, provided that medical evidence is given from a medical practitioner certifying the modification and/or relocation is necessary.
Rehabilitation Expenses Benefit	<p>\$1,000 maximum</p> <p>If insurers accept a valid claim under Part A, Capital Benefits, or Part B, Weekly Injury Benefit, insurers agree to pay actual rehabilitation expenses incurred, such as but not limited to gymnasium or fitness centre fees, or personal physical trainer fees, or the like, as certified necessary by the insured person's treating medical specialist.</p>
Carer Loss of Income Benefit	<p>\$5,000 maximum</p> <p>85% of Net Income Lost per week up to \$500</p> <p>28 day waiting period</p> <p>If an insured person sustains a bodily injury and an income earning carer of that insured person is unable to earn their income due to the ongoing caring of the insured person, insurers shall pay 85% of the carer's income whilst they continue to care for the insured person.</p> <p>The maximum insurers shall pay is \$500 per week, whilst the insured person continues to require care relating directly to the bodily injury, up to a max of \$5,000. Insurers shall not pay for the first 28 days of care, and all payments will cease upon the insured person's medical specialist noting care is no longer required.</p>

The entitlements listed below are not available to income earners.

Student Help	<p>\$500 per week maximum for a maximum of 52 weeks</p> <p>Excess Period 7 days</p> <p>Costs and expenses incurred up to but not exceeding \$500 per week, and not exceeding 52 weeks in all, in respect of help required by full time students only.</p>
Home Help	<p>\$500 per week maximum for a maximum of 52 weeks</p> <p>Excess Period 7 days</p> <p>Costs and expenses incurred up to but not exceeding \$500 per week, and not exceeding 52 weeks in all, in respect of help required by full time students only.</p>

For a full guide to the benefits please refer to the Policy Wording.

In The Event Of A Claim

If you are claiming for weekly benefits please supply the following:

- Proof of earnings
- Supporting Medical Certificates

If you are claiming for Non-Medicare Medical Expenses the following apply:

- The expenses must be incurred within 12 months from the date of the injury.
- \$50 excess applies to each and every claim unless you are part of a Private Health Fund.
- No expenses claimable under Medicare are covered by this insurance, including the Medicare gap.
- It is mandatory to submit your expenses through your Private Health Insurance Fund first before submitting to Gow-Gates.

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 Wording.

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