



2019-2020

Insurance Summary

Reining Australia Inc

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Introduction

Who are Affinity Insurance Brokers?

Affinity is a licensed insurance broker and has been in operation for over 30 years specialising in tailoring insurance solutions for our clients. For the past 15 years, Affinity has worked closely with the Australian Equine Industry to develop Risk Management practices and policies promoting industry best practice to assist with the provision of a long-term feasible insurance solution.

Who is insured?

Reining Australia Inc including Affiliates and Members

Where are we covered?

At events, social functions, meetings, fundraisers and working bees anywhere in Australia, which have been declared to and sanctioned by Reining Australia

What are we currently covered for?

The Reining Australia insurance programme comprises of the following coverages:

Combined Public and Products Liability - Covers the Association if it is found liable to pay a claim for personal injury or property damage to a third party.

Personal Accident & Voluntary Workers – Personal Accident & Voluntary Workers insurance is designed to provide income protection to Reining Australia members & volunteers who are injured whilst participating & volunteering at Reining Australia sanctioned event along with benefits for non-income earners and capital benefits. (This policy does not extend to affiliate members where they are not members of the national body)

Association Liability - Designed for not-for-profit organisations, this insurance covers the office bearers and employees against personal liability for breaches of their duties as well as the organisation's liability.

Combined Public & Products Liability Insurance

The Affinity Combined General Liability Insurance policy is designed to protect Reining Australia by responding to claims for compensation made against it for bodily injury and/ or property damage suffered by Third Parties, for which Reining Australia is legally liable to pay, subject to terms and conditions of the policy.

Not only will this policy protect Reining Australia if they are found legally liable to pay such a claim, this policy also includes the cost of defending the claim where it is considered that the injury or damage was not the result of any negligence on the part of Reining Australia.

Our specifically designed policy for this industry continues to provide the following benefits. The combined public and products liability policy covers the Association if it is found liable to pay a claim for personal injury or property damage to a third party:

- Limit of Liability - \$20,000,000
- Extension of Cover to Affiliated Clubs
- Member to Member Cover
- Participation Risk
- Cover Anywhere in the World Excluding USA/Canada
- Care Custody and Control Limit - \$250,000
- Financial Loss Cover: Limit of Liability - \$2,000,000
- Statutory Fines and Penalties: Limit of Liability - 2,000,000
- Cover extended to Volunteers and Officials whilst conducting their role on behalf of Reining Australia or their affiliated club

Public & Products Liability

How will claims be managed under the insurance policy?

Should an incident arise, in the first instance the Committee or Member should inform Reining Australia Office who will lodge an incident report with Affinity.

Affinity has a dedicated claims division who are specialists in managing complicated liability and personal accident claims. Affinity's claim team led by Affinity's In-House Claims Manager will be responsible for managing claims on behalf of the Association. Affinity will investigate the circumstances of the claim and determine whether the claim should be settled or defended. If the claim is settled it will be settled as promptly and efficiently as possible. If it is defended, Affinity will take all steps necessary to protect the interests of the Members and the Association.

What is a Certificate of Currency and what does it certify?

A Certificate of Currency is confirmation of the insurance cover in place and is generally requested when a third party such as a Property Owner, Council, Land Owner or Government Department requires proof of the Reining Australia (including its Affiliates or Members) insurance and often will request to be noted as an interested party.

Should the Office be notified of all details of events/training days, which are sanctioned by our Affiliates?

It is important that the Office be notified of all events and training days which to be conducted by any affiliate, so they can go through the appropriate sanctioning process. If events and training days are not notified to the Association, the Affiliate may run the risk of holding an event that has not been fully approved and sanctioned via the Association's Head Office, and therefore the insurer. If this is the case, insurance cover may not extend to an event that the Association is not aware of.

Personal Accident & Voluntary Workers

Personal Accident & Voluntary Workers insurance is designed to provide income protection to Reining Australia members (This policy does not extend to affiliate members where they are not members of the national body) and volunteers who are injured whilst participating or volunteering at Reining Australia sanctioned events along with providing benefits for non-income earners and capital benefits. Personal Accident & Voluntary Workers insurance is provided by Liberty International Underwriters and is provided to the Association to give relief and assistance to affected members & volunteers if injured during a sanctioned Association event. Claims are managed by our in-house claim's manager Mary Spanos in partnership with the insurers.

Standard coverages

- Extension of Cover to Affiliated clubs
- Death and Capital Benefits up to \$60,000
- Weekly Benefits up to \$500 Per Week for Volunteers
- Cover Anywhere in the World
- Non-Medicare Medical Expenses up to \$5,000
- Broken Bones Benefit
- Funeral Expenses incurred costs up to \$10,000
- Home Weekly Injury benefit and Student help benefit to \$300 per week
- Childcare Benefit incurred costs up to \$2,500

Association Liability

Reining Australia's Association Liability is with Dual Australia. This policy covers the Reining Australia and all affiliated clubs

This policy covers your own legal defence costs as well as compensation and legal costs payable to the claimant (i.e. a third party) following an allegation of a "wrongful act" by the Association and or persons insured under this policy along with providing protection for claims that arise from "wrongful acts" whilst providing professional services to third parties. The policy includes the following additional benefits;

- Crime cover up to \$500,000
- Taxation Investigation up to \$100,000
- Advancement of Defence Costs
- OH&S Defence Costs up to \$1,000,000
- Defamation Cover
- Cover extended to Affiliate clubs

