



Reining Australia Professional Trainers Insurance Package

Affinity Insurance Brokers and Reining Australia have partnered together to produce a tailored insurance package to meet the needs of the Reining Australia Professional Trainers.

Public Liability

Public Liability insurance is your protection if you are found to be legally responsible for personal injury to a third party or damage to their property. It is one of the most important covers you can get, and provides coverage of costs for legal fees in the event of a claim and claim settlement costs.

Activities that can be covered include:

Horse Training, Riding Lessons, Clinics, Agistment, Facility Hire + More

Summary of Benefits

- Australia Wide Cover
- Australian Based Insurer – Liberty International Underwriters
- Policy Limit of either \$10,000,000 or \$20,000,000
- Care Custody & Control Limit – \$100,000
- Financial Loss Cover: Limit of Liability \$500,000
- Statutory Fines & Penalties: Limit of Liability \$500,000
- Affinity can provide Risk Management assistance, Waivers & Medical Forms, Incident Reports & Warning Signs at no extra cost

Price

Due to the wide range of business that Reining Australia Professionals operate, each application will be individually assessed to ensure that the best price and adequate coverage is provided. We have obtained a special rate for Reining Australia Professionals which will effectively provide a 20% discount.

(Discount subject to minimum premium requirements)

Personal Accident

The policy specifically provides lump sum benefits due to death or permanent disability from accidental injury and weekly benefits for temporary disablement due to accident. This assists in reducing your financial hardship as a result of injury which affects your inability to attend your usual occupation.

This special policy is only available to Reining Australia Professional Trainers who have taken out a Public Liability Policy directly with Affinity Insurance Brokers.



Summary of Benefits:

Scope of Cover	24x7 equine business related activities only
Capital Benefits	\$100,000
Weekly Accident Benefit (income earners)	85% of Earnings to a maximum of \$1000 per week
Injury Assistance Benefit (non income earners)	85% of the actual cost up to a maximum of \$300 per week. This includes Domestic Home Help and Child Minding
Parental Allowance	\$50 per day to a maximum of \$1,000 in total
Broken Bones	Up to \$5,000
Funeral Expenses	\$5,000
Non Medicare Medical Expenses	85% of the actual cost up to a maximum of \$5,000 Excess \$50
Benefit Period	104 weeks; 14 Day Excess
Price:	\$297.00 Inc. (VIC, WA, TAS, NT) \$294.80 Inc. (NSW, QLD) \$299.20 Inc. (SA) \$279.40 Inc. (ACT)

*(Prices based on no pre-existing conditions and subject to underwriting conditions)
(All prices include GST, Stamp Duty & \$50 Broker Fee)*

Farm, Home & Motor

Farm

Affinity caters to the specific needs of farm properties, without the fuss. Affinity can cover your farm and farm machinery against loss, motor vehicles, home and contents against burglary, and plenty more.

Farm Insurance through Affinity enables you to mix and match cover options to suit your farm and pay only for the cover options you require. We find you the most competitive cover from our panel of insurers so you don't have to.

Home

Affinity's Gold Star Home and Contents Insurance provides you with market-leading coverage at an affordable price. We stand behind our policies and the excellent cover that they provide.

Motor

Affinity Comprehensive car Insurance protects you against loss or damage to your car. It also covers your liability for any damage you cause to another person's vehicle or property. We also offer two options for further discounted premiums if your vehicle will be driven by no more than two nominated drivers who are 25 years of age or over and/or will not be driven more than 10,000 kilometres during an insurance year.



How To Arrange Cover

Public Liability & Personal Accident

Option 1 – If you do not currently have Public Liability Cover with Affinity please complete and return the attached Public Liability Application and the Personal Accident Application Form and return to one of the contact details listed below. You will then be provided with a formal quotation based on your business activities. Your insurance can be paid in a lump sum or be premium funded through Centrepoint Alliance enabling monthly instalments.

Option 2 – If you already have Public Liability Cover with Affinity please complete and return the attached Personal Accident Application Form and return to one of the contact details listed below to enable us to arrange cover.

Farm, Home & Motor

Contact Affinity Insurance Brokers directly on 1300 130 535 for an obligation free quote

CONTACTS

GREG SHALLARD:

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