



Insurance Brief

The following is provided as an overview, with basic explanations of the different types of insurance TRA inc. have sought which will enable affiliated Clubs and members to enjoy our chosen sport and lifestyle of horse trail riding and associated activities. The complete insurance document will be available through your Club Executive

Public & Products Liability Insurance *

This allows your Club to be invited to, or apply to,

- hold fundraising activities on business premises and private properties
- ride on private landholding as a Club
- ride or undertake activities on some council or leased property. eg; Show grounds for education /skill days, when notated or nominated as a Club event
- ride on some state forest/park areas as a Club
- hold meetings , picnics, and associated Club and TRA inc. activities on private and/or public land

Plus: indemnifies and includes

- associated advice given to participants by designated Overseers/Drovers
- day members/visitors as per TRA inc. regulations
- liability of third party property owners

* worldwide cover

Association Liability Insurance *

This cover is a support to those who wish to volunteer to become Club and Association Office Bearers.

In the event of a claim being made against them for decisions, actions or advice thought detrimental to the claimant, legal bills and payments in the event of being found liable, (except in maybe extreme circumstances), would be paid by this insurance.

*worldwide cover

Volunteer Workers Personal Accident Insurance

This cover was sought because TRA inc. understand that volunteers/members who help with Club activities are the people who make it more enjoyable for horse riding part of our club life

A volunteer in the scope of this cover is any member/visitor between the age of 5 and 80 years who is engaged in club endorsed activities as a non horse-rider and suffers an injury.

This cover pays the non Medicare section of medical bills up to \$5000 and may provide up to \$500 per week for up to 104 weeks for income support for an income earner. Non income earners may be eligible for \$200 per week for domestic help for up to 26 weeks(medical certificate needed)
There is an excess of \$50 and 7 days (non claim period) per claim, on this cover

Personal Accident Insurance- Horse Riding

Though we may think of our sport /hobby as a stress free easy going path, the Insurance Industry sees horse riding as a high risk pastime and increasing premiums reflect this view, added to this there is a growing requirement for more stringent rules

After much discussion and investigation, TRA inc. has decided **not** to include Personal Accident cover for Club members who are horse riding in scheduled Club or TRA inc. events.

TRA inc. view this as a return to the ideals of personal responsibility and freedom for clubs and members with less stringent restrictions on activities.

Author . W. Marcantelli on behalf of T.R.A inc.

