



## **Australian Endurance Riders Association Inc.**

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1 December 2020

DA Secretaries

By email:

Dear Secretaries

Discussion among the AERA Management Committee members led to agreement that a full report should be provided to the DAs regarding our insurance cover for 2021. The policies and supporting forms will be provided as soon as these have been received from SUREWiSE, but this information is offered as an overview of the policies that have been accepted.

Negotiations with SUREWiSE have resulted in a renewal of AERA insurance policies for 2021. It had been hoped that we would see some reduction in premium due to the lack of activity during 2020, but the economic climate and the risk attributed to equestrian sports did not support this. Overall, there has been an increase of \$4.474 in the cost of the three main policies – General Liability, Association Liability and General Property.

The General Liability premium is \$71,815, an increase of \$5120 from last year. This provides the liability cover that allows the sport to happen. With \$50 million of general liability this covers the requirements, often from statutory bodies, and the administrators of facilities used as ride base facilities or to gain access to tracks, that Ride Organising Committees must have adequate public liability cover. This policy covers property damage and, with participation liability of up to \$10 million, personal injury caused by one rider to another is also covered. This is the limit of cover provided to Day Members and it is important that Ride Organisers gather all entry details and signatures for Day Members. They should also note on the Certificate of Insurance any Interested Parties, such as property owners or state bodies that provide access to tracks.

The Association Liability premium is \$3401, an increase of \$326 from 2020. This policy covers financial loss and essentially any acts by the Association that may be deemed as “wrongful”. This refers to employment practices, workplace health and safety, tax investigations, statutory liabilities, including fines and penalties.

The General Property premium is \$3878, a decrease of \$972 compared to last year. The cost of this policy was reduced because AERA reduced the value and the number of Tom Quilty Buckles to be insured, because these are now made to order, and we don't have large numbers in stock. This provides insurance for the trophies, the ETS, the engraving machine and general stock of merchandise, and includes insurance whilst these items are in transit.

The premiums offered for Personal Accident insurance, for senior and junior riders, are unchanged from last year, in some part due to the lack of activities and also the small number

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of claims. This is insurance for individual riders and is an opt in component to DA Memberships providing 24/7 cover for activities associated with endurance, including participation in events and training for events. AERA also pays a Personal Accident policy for volunteers at a cost of \$1798.50. This insurance provides:

- In the event of death or permanent disability, Capital Sum of up to \$60,000 – less for over 70 years and for juniors;
- In the event of temporary total disability, 85% of income up to a maximum of \$600 per week for senior members and for volunteers, under 70 years, for up to 52 weeks or 26 weeks if over 65;
- 100% of household expenses up to \$200 per week for students and non-income earners;
- \$5000 towards funeral expenses;
- 100% of non-Medicare medical expenses up to \$1500;
- Ambulance cover up to \$2000 for riding members and \$5000 for Volunteers.
- Volunteers are covered for horse-riding activities if this is related to track-marking only.

DAs should advise members, in States where Ambulance Cover is not provided, that they should consider separate ambulance cover.

SUREWiSE has also provided a proposal for Cyber Liability and Privacy Protection. This will be given further consideration in conjunction with decisions to further develop AERASpace to support online transactions for memberships and nominations. These are seen as valuable developments that could create income stream to AERA but may also increase the risk of exposure in this area.

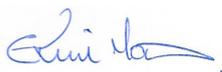
AERA is required to advise SUREWiSE of any potential claims within the period of the current policy. This advice must be provided before the end of the year so the insurer can be aware, and DAs are asked to provide this advice to AERA. This could relate to incidents that have resulted in injury or property damage but could also relate to issues of bullying and harassment.

This is a short precis of our policies to assist in understanding the basics of our insurance cover. Please also refer to the Policies when these become available.

AERA appreciates that SUREWiSE has again committed \$5000 sponsorship for 2021. In recognition of this sponsorship AERA would encourage all DAs who require separate insurance cover for property to give SUREWiSE the opportunity to quote on this. If all DAs enquire about this option, there may be cost savings gained as a collective.

Remember, Kendel Sparron is available to respond to any specific queries and is contactable by email to [kendels@surewise.com.au](mailto:kendels@surewise.com.au) or on 0439 810 114.

Regards



Kim Moir  
AERA Secretary