



NSW Trainers Association Limited

2018 - 2019 Public & Products Liability and Professional Indemnity Insurance Summary

Effective 4:00pm 1 August 2018 NSW Trainers Association Limited representing and on behalf of racehorse trainers and/or registered training partnerships licensed by Racing New South Wales have effected an insurance policy outlined and summarised below:

Class of Insurance:	Public & Products Liability and Professional Indemnity
Insured:	The NSW Trainers Association Limited and all racehorse trainers and/or the Registered Training Partnerships licensed by Racing New South Wales and/or Licensed New Zealand Trainers whilst operating under a Visiting Trainers permit issued by Racing New South Wales; and who have paid the premium.
Period of Insurance:	From: 4pm, 1 st August 2018 To: 4pm, 1 st August 2019
The Business:	Licensed thoroughbred racehorse training and all activities incidental thereto as listed in the policy schedule.
Limits of Liability:	\$20,000,000 any one Occurrence in respect of Public Liability and in the aggregate during the Period of Insurance in respect of Product Liability.
Professional Indemnity	\$500,000 any one Occurrence with an aggregate limit any one Period of Insurance of \$2,000,000.
Horses in the legal control of Trainers Endorsement:	\$20,000,000 each and every Occurrence and in the aggregate for horses in the physical or legal control of the Insured.
Deductible:	\$1,000 any one Occurrence or Series or Occurrences arising from one originating cause.
Geographical Limit:	Anywhere in the World except USA and Canada, their territories and protectorates.
Insurer:	Certain Underwriters of Lloyds, London
Broker and Advisor:	Gow-Gates Insurance Brokers Pty Ltd ABN 12 000 837 785 AFSL No. 245432

Please note the above is a summary of the cover only, refer to the Policy Wording for full details. This is an important document and you should read it carefully and contact Gow-Gates immediately should you have any questions.