



# NSW Trainers Association Limited

## 2019 - 2020 Public & Products Liability and Professional Indemnity Insurance Summary

Effective 4:00pm 1 August 2019 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:

<b>Class of Insurance:</b>	Public & Products Liability and Professional Indemnity
<b>Insured:</b>	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.
<b>Period of Insurance:</b>	From: 4pm, 1 <sup>st</sup> August 2019 To: 4pm, 1 <sup>st</sup> August 2020
<b>The Business:</b>	Licensed thoroughbred racehorse training and all activities incidental thereto as listed in the policy schedule.
<b>Limits of Liability:</b>	<b>\$20,000,000</b> any one Occurrence in respect of Public Liability and in the aggregate during the Period of Insurance in respect of Product Liability.
<b>Professional Indemnity</b>	<b>\$500,000</b> any one Occurrence with an aggregate limit any one Period of Insurance of \$2,000,000.
<b>Horses in the legal control of Trainers Endorsement:</b>	<b>\$20,000,000</b> each and every Occurrence and in the aggregate for horses in the physical or legal control of the Insured.
<b>Deductible:</b>	<b>\$1,000</b> any one Occurrence or Series or Occurrences arising from one originating cause.
<b>Geographical Limit:</b>	Anywhere in the World except USA and Canada, their territories and protectorates.
<b>Insurer:</b>	Certain Underwriters of Lloyds, London
<b>Broker and Advisor:</b>	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.