

# New South Wales Trainers Association Limited Personal Accident Insurance

Effective 4:00pm 1 August 2012 NSW Trainers Association Ltd on behalf of licensed racehorse trainers and/or registered training partnership licensed by Racing New South Wales have effected an insurance policy outlined below:

<b>Class of Insurance:</b>	Personal Accident Insurance
<b>Insured Persons:</b>	All Racehorse Trainers and/or Trainers Named in Registered Partnerships Licensed by Racing New South Wales
<b>Period of Insurance:</b>	From: 4:00pm on 1 August 2012 Local Standard Time To : 4:00pm on 1 August 2013 Local Standard Time
<b>Scope of Cover:</b>	Cover under this Policy shall only apply whilst an Insured Person is engaged in the duties of his or her occupation including direct daily travel between normal residence and normal place of work QBE will not pay for any claim under any section of the Policy if the claim arises directly or indirectly out of <ul style="list-style-type: none"> <li>• undertaking maintenance work to plant and equipment or buildings; or</li> <li>• undertaking maintenance of stables, fences or other structures.</li> </ul> This exclusion will not apply if the claim arises directly or indirectly out of undertaking maintenance to the surface of a privately owned training track.
<b>Schedule of Benefits:</b> <b>Amount of cover per Insured Person:</b>  <b>Benefit Period during which weekly benefits are payable:</b>	<b>Weekly Accidental Benefits:</b> Injury: 85% of Earnings up to a maximum of \$750 per week:  52 weeks aged up to 70 years 26 weeks aged 71 to 75 years 13 weeks aged 76 to 86 years  <b>Routine Duties benefit</b> Where an Insured Person who is a non income earner is certified as suffering temporary total disablement as the result of an injury we will pay the actual costs incurred by the insured person in employing replacement labour to carry out the reasonable and necessary duties associated with the care of horses under the custody and control of the insured person provided that such routine duties are not carried out by a relative of the insured person or any person normally residing with the insured person.  <b>Payable condition Compensation</b> Total disablement Costs incurred to a maximum of \$500 per week Excluded Period of Claim - 7 days
<b>Amount of cover per Insured Person:</b>	<b>Total Disablement as a result of injury covered under Weekly Benefits</b> Injury that entirely prevents an insured person from <ul style="list-style-type: none"> <li>• Carrying out all the normal duties of their usual occupation, business or profession, or</li> <li>• Where they are engaged in more than one occupation, business or profession, carrying out the normal duties of all of them</li> </ul>

	<p><b>Accidental Death &amp; Capital Benefits</b>  Lump sum payment of up to \$50,000 aged up to 75 years  Lump sum payment of up to \$20,000 aged between 76 to 86  Lump sum payment depends on the injury as per the table of conditions. Please refer to the policy schedule and wording for further information.</p> <p>Continuing for at least twelve months and which thereafter will, in all probability, continue for life</p>
	<p><b>Non Medicare Medical Expenses</b> (as defined in the policy wording, up to a 12 consecutive calendar months from the date of injury)  100% of actual cost up to a maximum of \$2,000.</p> <p>It is hereby declared &amp; agreed that the policy is extended to include Non Medicare medical expenses: It is further declared &amp; agreed that benefit will only be payable with reference to the <i>Private Health Insurance (Health Insurance Business) Rules 2010</i></p> <p><b>Broken &amp; Fractured Bones Benefits</b> (as defined in the policy schedule, resulting directly from an injury occurring within 12 months of the date of such injury).  Sum Insured is \$3,000 or the percentage of the Sum Insured up to a maximum of \$3,000 for any one injury as per the table of conditions. Please refer to policy schedule for further information.</p>
<b>Excess</b>	7 days in respect to Weekly Benefits \$50 in respect to non Medicare Medical Expenses 7 days Increased to: 180 days in respect of any payable claim for which the Insured Person is also entitled to claim benefit under any Workers Compensation policy.
<b>Age Limits:</b>	To the age of 86 years ( inclusive)
<b>Geographical Limits:</b>	Australia only
<b>Aggregate Limit of Liability:</b>	\$5,000,000 General \$1,000,000 Non Scheduled Aircraft
<b>Insurer:</b>	QBE Insurance ABN 78 003 191 035
<b>Broker to the Scheme:</b>	Gow-Gates Insurance Brokers Pty Ltd ABN 12 000 837 785 - AFSL No. 245432

## Contact Us

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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 us immediately should you have any questions regarding it.