Dear Trainer

**NSW Trainers insurance 2012-2013**

I’m pleased to report that your insurance policy as negotiated by the NSW Trainers Association means you will receive BETTER benefits and a REBATE on your insurance costs.

All NSW Trainers who have elected to have their insurance through the NSWTA will receive an insurance rebate as a result of these savings. Please ensure you are still a member of the NSWTA.

The rebate (expected to be around $50 per trainer) will be paid at the end of this insurance year to allow correct calculation of figures and to coincide with the time license renewal fees are due to assist with your payment.

NSW Trainers now have the best insurance policies across the nation.

Please see below your insurance summary sheets;

In summary, we have saved NSW Trainers a collective total of around **$80,000 per year (Before GST)** moving to local underwriters QBE and Liberty AND our benefits are either the same or better than last year.

**Personal Accident**

• Your new policy sees increased benefits on Capital benefits as well as doubling the cover on the Broken bone benefit.

**Public Liability**

• We have increased Professional Indemnity to $500k. (Up from $250k) You also have the option of increasing the benefit to $1million for those trainers who wish to top up.

These results are a massive win for NSW Trainers.  This will substantially enhance the NSWTA policies by increasing the Personal Accident cover and doubling the Professional Indemnity section to $500k and cut the insurance costs of trainers. It’s a win win!

To ensure you continue to benefit from these policies you should check to make sure you are still a financial NSWTA member. Email me if you are unsure of your membership status. It is only through the strength of your membership and support that we are able to achieve these wins for trainers.





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:

Class of Insurance:

Personal Accident Insurance

Insured Persons:

All Racehorse Trainers and/or Trainers Named in Registered Partnerships Licensed by Racing New South Wales

Period of Insurance:

From: 4:00pm on 1 August 2012 Local Standard Time

To : 4:00pm on 1 August 2013 Local Standard Time

Scope of Cover:

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 of indirectly out of

•undertaking maintenance work to plant and equipment or buildings; or • undertaking maintenance of stables, fences or other structures. This exclusion will not apply if the claim arises directly of indirectly out of under- taking maintenance to the surface of a privately owned training track.

Schedule of Benefits: Amount of cover per Insured Person:

Benefit Period during which weekly benefits are payable:

Weekly Accidental Benefits: 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

Routine Duties benefit

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.

Payable condition Compensation

Total disablement Costs incurred to a maximum of $500 per week Excluded Period of Claim - 7 days

Amount of cover per Insured Person:

Total Disablement as a result of injury covered under Weekly Benefits

Injury that entirely prevents an insured person from • Carrying out all the normal duties of their usual occupation, business or

profession, or • Where they are engaged in more than one occupation, business or profession,

carrying out the normal duties of all of them Accidental Death & Capital Benefits

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.

Continuing for at least twelve months and which thereafter will, in all probability, continue for life

Non Medicare Medical Expenses (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.

It is hereby declared & agreed that the policy is extended to include Non Medicare medical expenses: It is further declared & agreed that benefit will only be payable with reference to the Private Health Insurance (Health Insurance Business) Rules 2010

Broken & Fractured Bones Benefits (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.

Excess

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.

Age Limits:

To the age of 86 years ( inclusive)

Geographical Limits:

Australia only

Aggregate Limit of Liability:

$5,000,000 General $1,000,000 Non Scheduled Aircraft

Insurer:

QBE Insurance ABN 78 003 191 035

Broker to the Scheme:

Gow-Gates Insurance Brokers Pty Ltd ABN 12 000 837 785 - AFSL No. 245432

Contact Us Phone: (02) 8267 9999 • Email: trainersclaims@gowgates.com.au

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.