

NSW Trainers' Personal Accident Summary

2015-2016



New South Wales Trainers Association Limited Personal Accident Insurance Programme Summary Document

Effective 4:00pm 1 August 2015 NSW Trainers Association Ltd 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: Personal Accident Insurance

Insured Persons: NSW Racehorse Trainers and/or Trainers named in Registered Training Partnerships licensed by Racing New South Wales; and who have paid the premium.

Period of Insurance:
From: 4pm 1st August 2015
To: 4pm 1st August 2016

Scope of Cover: Cover under this Policy shall apply whilst an insured person is engaged in the duties of his or her occupation (Thoroughbred Horse Racing) including direct daily travel between the Insured Person(s) residence and/or place of work.

Thoroughbred Horse Racing means an activity involving the direct use of and/or handling of horses including training and working horses, maintenance to the surface of a privately owned training track and attending race meetings and trials including necessary and direct travel to and from such events.

Summary of Benefits:

Section A. Capital Benefits & Sums Insured – Injury Only: Accidental Death & Capital Benefits

Insured persons up to age 75	\$ 100,000 maximum
Insured persons aged 76 years to 87 years	\$ 20,000 maximum

A permanent injury includes an injury continuing for at least twelve months and which thereafter will, in all probability, continue for life. The Benefit payable depends on the injury, the Compensation Table of benefits and conditions outlined in the Product Disclosure Statement (PDS) and Policy Wording.

Section B. Weekly Benefits – Injury Only: 85% of pre-disability Earnings to a maximum of \$750.00 gross per week.
BENEFIT PERIODS: 52 weeks aged up to 70 years
26 weeks aged 71 to 75 years
13 weeks aged 76 to 87 years

For Income Earners – Total Disablement from an injury that entirely prevents the Insured from undertaking their duties. **EXCESS PERIOD** - 7 Days
(increased to 91 Days where Workers Compensation is payable, refer terms and conditions of policy)

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



**Routine Duties Benefit
– Injury Only:**

100% of actual costs incurred to a maximum of **\$500 per week**

BENEFIT PERIOD: 20 Weeks

EXCESS PERIOD: - 7 Days

For Non-Income Earners -

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.

**** Special Note: The Weekly benefits section will only apply in respect to either Section B Weekly Benefits as an Income Earner or the Routine Duties benefit for a Non-Income Earner.**

**Non Medicare medical
Expenses:**

100% of actual costs incurred to a maximum of **\$2,000**

EXCESS - \$50 per claim (Nil Excess if you claim under private health insurance)

This benefit covers only expenses that are not covered by the Medicare Act 1983. i.e expenses for which there is no full or partial Medicare rebate. Commonwealth Legislation prevents any programme of this kind from insuring the Medicare Gap.

Broken Bones Benefit:

Up to **\$ 3,000** (or as per the table in the policy schedule)

Maximum Benefit payable for any one injury
resulting in broken bones is **\$ 3,000**

'Break' means a complete break of a bone and does
not include a fracture.

Serious Illness Benefit

Payable Condition: Diagnosis, during the period of insurance, of the Hendra Disease after diagnosis from a qualified medical practitioner

Compensation Lump Sum of \$50,000

Age Limits:

Up to 87 years of age.

Geographical Limits:

Australia Wide including a 7 day overseas extension (max any one trip) to trainers permanently domiciled in Australia. Trips over 7 days to be declared and accepted by Underwriters and may incur additional Premium.

Insurer:

QBE Insurance (Australia) Limited

Policy Number:

18 A034818 PAD

Policy Wording:

QBE QM 183-0207 Group Personal Accident Insurance Policy Wording and Agreed Endorsements.

Broker and Advisor:

Gow-Gates Insurance Brokers Pty Ltd
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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 Gow-Gates immediately should you have any questions.

