

POLICY SCHEDULE

Sporting Horse Australia Inc.
AON EQUINE LIAB- FAC

Name of Insured:
Sporting Horse Australia Inc.

ABN: Not Applicable

Period of Insurance:
From 4.00pm 30th June 2017 to 4.00pm 30th June 2018

Location of Risk:
Anywhere in Australia

Business:
Equestrian Club
including associated equestrian activities and/or incidental activities.

The Cover:
The Underwriters will indemnify the Insured subject to the Limit of Indemnity specified in the Schedule against all sums which the Insured shall become legally liable to pay as damages (including claimants costs and expenses) for and arising out of

- (a) bodily injury
- (b) damage
- (c) advertising injury

happening during the Period of Insurance within the Territorial Limits as a result of an Occurrence and in connection with the Business.

Limit of Indemnity:

- \$ 20,000,000 (a) any one occurrence or series of occurrences arising out of any event shall not exceed the Limit of Indemnity, but in respect of claims arising from Sudden and Accidental Pollution shall not in the aggregate exceed the Limit of Indemnity
- \$ 20,000,000 (b) In respect of all claims arising from Products shall not in the aggregate exceed the Limit of Indemnity
- \$ 250,000 care, custody and control any one occurrence during any one period of insurance
- \$ NOT INSURED any one proceeding and in the aggregate during one period of insurance arising from Statutory Liability
- \$ 1,000,000 any one claim and in the aggregate arising from

POLICY SCHEDULESporting Horse Australia Inc.
ASSOC LIAB ES&L**INSURED**

Sporting Horse Australia Inc.

ABN:N/A

INSURED SERVICES

The provision of professional services in relation to the Association's objectives or purposes.
of professional services in relation to the Association's objectives or purposes

DESCRIPTION OF POLICY

Association Liability Insurance Scheme (ALIS) Policy 10/14

PERIOD OF INSURANCE

From 4.00pm 30th June 2017 to 4.00pm 30th June 2018

SPECIFIC COVER LIMITS

Section 1 Professional Liability	\$ 5,000,000 any one claim and \$ 10,000,000 in the aggregate
Section 2 Management Liability	\$ 5,000,000 any one claim and \$ 10,000,000 in the aggregate
Section 3 Association Liability	\$ 5,000,000 any one claim and \$ 10,000,000 in the aggregate
Section 4 Employment Practices Liability	\$ 5,000,000 any one claim and \$ 10,000,000 in the aggregate
Section 5 Employee Fraud or Dishonesty	\$ 100,000 any one claim
Section 6 Superannuation Trustees Liability	\$NOT INSURED any one claim and \$NOT INSURED in the aggregate

AMOUNT OF EXCESS

Section 1 Professional Liability	\$Nil
Section 2 Management Liability	\$Nil
Section 3 Association Liability	\$Nil
Section 4 Employment Practices Liability	\$Nil
Section 5 Employee Fraud or Dishonesty	\$ 2,000
Section 6 Superannuation Trustees Liability	\$ 2,000

Application of Excess in respect of Australia and New Zealand

Cost Exclusive

RETROACTIVE DATE

Unlimited excluding any known claims and circumstances

JURISDICTIONAL LIMITS

POLICY SCHEDULE

Sporting Horse Australia Inc.
EQUINE GROUP PA-A&H

INSURED

Sporting Horse Australia Inc.

LOCATION

VIC

PERIOD OF INSURANCE

From 4.00pm 30 June 2017
To 4.00pm 30 June 2018

COVERING (SUMMARY ONLY)

This policy provides for the payment of benefits if during the period of insurance any of the insured events referred to in this policy shall happen to the insured person.

SCOPE OF COVER

Members

Covering all members whilst engaged in recreational non-income earning equestrian activities officially organised by the Insured

Voluntary Workers

Covering all voluntary workers whilst engaged in voluntary work on behalf of and officially organised by the insured including necessary direct travel to and from such voluntary work.

OPERATIVE SECTIONS

Members - Not Insured
Voluntary Workers - Insured

INSURED PERSONS

Category A

All income earning Members and/or Voluntary Workers of the Insured

Category B

All non income earning Members and/or Voluntary Workers of the Insured

TABLE OF EVENTS

Section 1

Death & Capital - Events 1 to 19

Category A	\$	50,000
Category B	\$	50,000

Weekly Benefits - Events 20 & 21

Category A (Income Earners) \$500
85% of earnings up to limit specified above

Category B (Non Income Earners)

\$ as per non income earner benefits

AGGREGATE LIMIT OF LIABILITY