

## **Member Personal Accident Insurance**

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Personal Accident insurance is provided by the association to give relief and assistance to affected members of the association if injured during a sanctioned event.

Members are provided additional cover outside of sanctioned events only whilst participating in non-income earning equine activities directly related to Show Horse Council of Australasia Inc.

### **Summary of Benefits**

#### **Members whilst participating in a sanctioned event of the insured**

- \$50,000 Capital Benefits (Up to - aged 18 to 70),  
\$25,000 Capital Benefits (Up to - aged under 18 and over 70)
- \$2,500 Fractured Bones
- \$5,000 Non Medicare Medical Expenses (\$50 excess)  
(85% of expenses up to maximum of \$5,000)
- \$500 Weekly Benefits (Up to) – 52 Week benefit period – 14 day excess period  
(85% of salary up to maximum of \$500 per week)

#### **Members whilst engaged in non-income earning equine related activities, relating only to Show Horse Council (outside of sanctioned events)**

- \$50,000 Capital Benefits (Up to – age 18 to 70)  
\$25,000 Capital Benefits (Up to – aged under 18 and over 70)
- \$2,500 Fractured Bones
- \$2,500 Non Medicare Medical Expenses (\$50 excess)  
(85% of expenses up to a maximum of \$2,500)
- \$500 Weekly Benefits (Up to) – 26 Week benefit period – 14 day excess period  
(85% of salary up to a maximum of \$500 per week)

### **How do I lodge a claim under the SHCA Inc Insurance Policy?**

Should an incident arise please contact SHCA Inc Head office for a copy of the claim form. Please complete in full and return to SHCA Inc Head Office who will forward your claim to Affinity to be assessed by the insurer. Claims will be managed by Affinity's in-house legal counsel Mary Spanos in partnership with the insurer.

**Are Members covered under the policy?**

Members are covered provided they have paid their membership, signed their waiver and paid their entry fees before competing or participating.

**What if I can't work as a result of my injury?**

This policy provides cover for Non Medicare Medical Expenses (eg Physiotherapy) along with weekly benefits for income earners.

**What if I have my own Personal Accident Insurance Policy? Can I claim on more than one policy?**

Yes, if you have multiple Personal Accident or Income Protection policies you can claim on all of them providing you do not claim more than the specified loss. Death or Permanent Disability compensation would be paid to the various policy limits on all current policies. However you would need to claim on your other policies first before you can claim on this policy.