

# Policy Schedule | Equine Combined Liability

Equine Combined Liability Insurance Policy		
effected through Gow-Gates Insurance Brokers Pty Ltd ABN 12 000 837 785   AFSL No. 245432 Level 8, 491 Kent Street, SYDNEY, NSW 2000 (hereinafter called the Binding Agent)		
AGREEMENT NUMBER	47-ZEQ-000001-04	
POLICY NUMBER	47-ZEQ-000553-03	
THE INSURED	Australian Mounted Games Association Inc, including State Branches and Members thereof.	
BUSINESS DESCRIPTION	Equestrian Mounted Games Association	
PERIOD OF INSURANCE	<b>From:</b> 1st August 2022 (16.00 local standard time at the address of the INSURED)	
	<b>To:</b> 1st August 2023 (16.00 local standard time at the address of the INSURED)	
INTEREST	<b>Section 1</b> Public Liability	Included
	<b>Section 2</b> Products Liability	Included
	Errors & Omissions	Not Included
LIMITS OF INDEMNITY	<b>Section 1</b> <b>Public Liability</b> <i>Any one Occurrence.</i>	\$20,000,000
	<b>Section 2</b> <b>Products Liability</b> <i>Any one Occurrence and in all in the Period of Insurance.</i>	\$20,000,000
	<b>Errors &amp; Omissions</b>	Not Included
SPECIFIC EXTENSIONS	<b>1. Members Indemnity</b>	Included
	<b>2. Member to Member</b>	Included
	<b>Care Custody and Control</b>	
	<b>3.</b> Limit of Liability: \$250,000 any one horse and \$250,000 in the aggregate.	Included
	<b>4. Customers Indemnity</b>	Not Included
	<b>5. Personal Liability</b>	Not Included
EXCESSES	The first \$1,000.00 of each and every Occurrence in respect of Third Party Property Damage and Bodily Injury. The first \$5,000.00 of each and every Occurrence in respect of Labour Hire/Contractors. The first \$1,500.00 of each and every Claim in respect of Errors & Omissions.	
RETROACTIVE DATES	1 <sup>st</sup> August 2020	Work Health & Safety (WHS) Act Defence Costs

<b>PREMIUM</b>	As per Invoice attached.
<b>POLICY WORDING</b>	Equine Combined Liability Policy Wording_01112020
<b>SPECIAL CONDITIONS</b>	<p>In addition to the Policy Wording, the following clauses, endorsements, exclusions and extensions are to apply:</p> <p>It is a condition of the Policy that You will return the signed Renewal Declaration within 7 days of inception of the Policy. Failure to return the signed Renewal Declaration within 7 days shall be a breach of a Policy condition, which will mean that Insurers have the right to cancel the Policy as per Clause 8.1 of the wording.</p> <p>The following Excess is added to this Insurance: \$1,000 each and every Occurrence (inclusive of Defence Costs) other than in respect of Specific Extension 2 (Member to Member) which shall be \$5,000 each and every Occurrence.</p>
<b>IMPORTANT NOTICE</b>	<p><b>Basis of Insurance</b></p> <p>This is a Claims Occurrence based Policy which means the Policy will respond to claims arising from incidents occurring during the Period of Insurance specified in the Schedule within the Territorial Limits and arising in connection with the Business.</p> <p><b>Claims Made</b></p> <p>The WHS Act Defence Costs and Errors &amp; Omissions Extensions only are covered on a Claims Made basis which means that the extensions will respond to:</p> <ol style="list-style-type: none"> <li>i. Claims first made against you and reported to the Insurer during the Period of Insurance.</li> <li>ii. Any circumstances of which you become aware during the Period of Insurance which would give rise to a future claim provided you informed the Insurer in writing as soon as practicable, within the Period of Insurance, of such circumstance.</li> </ol> <p>The extensions will not cover you for Liability resulting from any claim, matter, occurrence or circumstances arising from any act, error or omission committed or alleged to have been committed:</p> <ol style="list-style-type: none"> <li>i. Prior to the retroactive date, if any, specified in the Schedule.</li> <li>ii. Of which you were aware before the commencement of the Insurance.</li> </ol>
<b>CLAIMS NOTIFICATION</b>	<p>In the event of a claim arising under this Insurance, immediate notice should be given to:</p> <p>Gow-Gates Insurance Brokers Pty Ltd                      Phone: (02) 8267 9999  Level 8, 491 Kent Street                                      Fax: (02) 8267 9998  Sydney, NSW 2000 Australia</p>

This Policy Schedule has been signed at Sydney on

1st August 2022

by Gow-Gates Insurance Brokers Pty Limited.



**Binding Agent**