

Equestrian Sport Insurance – Personal Accident Cover

Members, holding a current financial membership with the following associations, are eligible to take advantage of the Personal Accident (PA) Insurance offer being made available through Equestrian Sport Insurance (ESI). Annual renewals will be processed via ESI and sent to your email address. Eligibility for renewal is dependent on your membership status with your home state group – you must remain financial.

- Standardbred Pleasure and Performance Horse Association – New South Wales
- Standardbred Pleasure and Performance Horse Association – South Australia
- Standardbred Pleasure and Performance Horse Association – Tasmania
- Standardbred Pleasure and Performance Horse Association – Victoria
- Standardbred Pleasure and Performance Horse Association – Western Australia
- Standardbred Association of Queensland

The retail cost of this PA cover is currently \$169.50. Via a generous sponsorship, each state group taking up this offer, will be affiliated with the Australian Horse Industry Council (AHIC) which activates a price reduction of the annual fee to \$95 for adults and \$75 for children under 18 years of age.

As well as the price reduction to members, each state group will receive a rebate from each policy sold. While members enjoy 24/7 PA insurance cover at this generously reduced cost, your state group also benefits through the receipt of the rebate - a winning situation for members and the association.

Who is eligible to take out the ESI PA insurance cover?

All members of one of the above Associations:

- who holds a current financial membership, other than an Associate Membership and who has at least one Standardbred / partbred Standardbred horse registered with their home state association;
- in the case of a family membership, that has at least one Standardbred / partbred Standardbred horse registered with their home state association, policies are required for all individuals actively associated with the horse / for whom you want to take out cover.
- any current financial member who assists in the preparation and maintenance of standardbreds / partbred standardbreds or who volunteers at events and wishes to have a personal accident insurance.

How do I take out this cover?

Current members of any of the above Associations – apply online at www.equestriansportsinsurance.com.au

- Select the “Buy Now” Tab
- Select “Yes” that you are a member of an AHIC Affiliate
- Enter your date of birth (this automatically calculates the premium if you are under 18)
- Add the policy to your cart, view the cart and proceed to the checkout
- Complete your personal details **and in the order notes add the note – Standardbred member – and your state**

What does the ESI PA insurance policy cover?

The PDS is available to read on the ESI website and it is recommended that all prospective purchasers read this prior to purchase.

The following table compares some of the benefits to other policies available:

Policy Benefit	Equestrian Sports Insurance	Personal Accident Product 1	Personal Accident Product 2
Capital Benefit(Under 18)	\$125,000	\$5,000	\$15,000
Capital Benefit (Over 18)	\$125,000	\$50,000	\$60,000
Weekly Benefits (Maximum)	\$1,250	\$500	\$500
Funeral Benefit	\$10,000	\$5,000	\$5,000
Non Medicare Medical Benefit	\$7,500	\$2,500	\$5,000
<i>Maximum Broken Bone Benefit</i>			
Neck or Spine (Complete Break)	\$125,000	\$2,000	100% of Capital Benefit
Hip or Pelvis	\$31,200	\$500	\$6,000
Collar Bone/Upper Leg	\$12,500	\$200	\$6,000
Upper Arm/Forearm/Elbow	\$9,375	\$150	\$6,000

I need to know more, how do I do that?

Call ESI on (03) 8602 1725 or email info@equestriansportsinsurance.com.au the friendly staff will provide all your answers to any questions that you may have.

