



# SHOW HORSE COUNCIL OF AUSTRALASIA Inc.

PERSONAL ACCIDENT INSURANCE FOR MEMBERS (WHILST PARTICIPATING AT SANCTIONED SHOW HORSE COUNCIL OF AUSTRALASIA Inc. EVENTS)

## **COMPETITORS COVER**

Provides cover for Current Financial members while participating in events organised and sanctioned by the Show Horse Council of Australasia event approval process, provided members have paid their membership.

## How much are we covered for?

| Section | The Schedule of Compensation applicable under each section for each insured person.  | The Compensation   |
|---------|--|--|
| A       | DEATH Insured Persons aged 18 to 70 years of age Insured Persons aged under 18 years of age or over 70 years of age            | \$50,000<br>\$25,000   |
|         | CAPITAL BENEFITS Insured Persons aged 18 to 70 years of age Insured Persons aged under 18 years of age or over 70 years of age | Up to \$50,000 } Depending on } the injury Up to \$25,000 }                        |
| В       | NON MEDICARE MEDICAL EXPENSES  | \$5,000  |
| D       | WEEKLY BENEFIT – Temporary Total Disablement   | \$500 per week or 85% of average<br>Gross Weekly salary whichever is the<br>lesser |
|         | BENEFIT PERIOD   | 52 weeks, 14 day excess  |
| E       | STUDENT HELP/HOME HELP (for expenses attributable directly to the disablement)   | Up to \$300 per week   |
|         | BENEFIT PERIOD   | 26 weeks, 7 day excess   |
| G       | FRACTURED BONES  | Up to \$2,500 per break (depending on bone broken)                                 |
| J       | EXCESS   | \$50   |





## SHOW HORSE COUNCIL OF AUSTRALASIA Inc.

## PERSONAL ACCIDENT INSURANCE FOR MEMBERS (24/7 COVER)

### **24/7 COVER**

Provides 24/7 cover while competing at Show Horse Council of Australasia sanctioned events and in non-income earning equestrian activities, relating only to Show Horse Council Australasia events, provided the member/s have paid their membership.

### Cover is **NOT** provided when you are:

- **X** Participating at an event organised by another club or association
- **X** Outside of a sanctioned event and earning an income from the activity
- **X** Participating in events not related to Show Horse Council Australasia Inc.
- X A Day Member

## How much are we covered for?

| Section | The Schedule of Compensation applicable under each section for each insured person.  | The Compensation   |
|---------|--|--|
| A       | DEATH Insured Persons aged 18 to 70 years of age Insured Persons aged under 18 years of age or over 70 years of age            | \$50,000<br>\$25,000   |
|         | CAPITAL BENEFITS Insured Persons aged 18 to 70 years of age Insured Persons aged under 18 years of age or over 70 years of age | Up to \$50,000 } Depending on } the injury Up to \$25,000 }                        |
| В       | NON MEDICARE MEDICAL EXPENSES  | \$2,500  |
| D       | WEEKLY BENEFIT – Temporary Total Disablement   | \$500 per week or 85% of average<br>Gross Weekly salary whichever is the<br>lesser |
|         | BENEFIT PERIOD   | 26 weeks, 14 day excess  |
| E       | STUDENT HELP/HOME HELP (for expenses attributable directly to the disablement)   | Up to \$300 per week   |
|         | BENEFIT PERIOD   | 26 weeks, 7 day excess   |
| G       | FRACTURED BONES  | Up to \$2,500 per break (depending on bone broken)                                 |
| J       | EXCESS   | \$50   |