

# MEMBERS INSURANCE BENEFITS

7 December 2013 - 7 December 2014



The National Arab Racehorse Association Inc (NARA), together with Gow-Gates Insurance Brokers and Lloyd's Insurers, has arranged an Insurance Programme to benefit all Members and Registered Participants.

**IMPORTANT NOTICE:** There is no cover given against liability arising out of the member engaging in Thoroughbred racing, trials, training, schooling and the like.

## PUBLIC AND PRODUCTS LIABILITY

Who?	Members of NARA	Registered Participants of NARA
What?	<p>Your legal liability to compensate third parties for personal injury or property damage.</p> <p>Limit of Liability \$25,000,000 any one occurrence in respect of Public Liability</p> <p>Excess \$1,000 each and every occurrence</p>	<p>Your legal liability to compensate third parties for personal injury or property damage.</p> <p>Limit of Liability \$25,000,000 any one occurrence in respect of Public Liability</p> <p>Excess \$1,000 each and every occurrence</p>
When?	<p>Whilst attending and / or participating in authorised activities or events of NARA or the State Clubs from the time of arrival at the site of the activity until the time of departure and excluding while travelling to or from the site of the said activity.</p>	<p>From the time of arrival at the site of the authorised activity for which the registered participant has been granted temporary membership, until the time of departure and excluding while travelling to or from the site of the said activity.</p>

### Members include:

Owner – Trainer Member; Open Trainer Licence; Strappers; and as provided for in the NARA Rules and Regulations.

### Registered Participants include:

Individuals who are not current members of NARA or its State Clubs but who pay the appropriate Registered Participant Application fee to participate in Arabian races or trials with the group for the day.  
In the event of a claim

You must give immediate notice to Gow-Gates in writing of anything which may give rise to a claim being made against you and for which there may be liability under this insurance.

You must advise Gow-Gates in writing immediately if you have knowledge of any impending prosecution, inquest or fatal accident inquiry in connection with the above.

You must NOT under any circumstances admit liability.

You must NOT enter into any correspondence with a third party without Gow-Gates' approval.

This summary is prepared as a guide only and in no way affects, alters or overrides the Terms, Conditions and Limitations of the Policies that set out the basis of the Insurance. For full details of cover, terms and conditions refer to the Policies.

## ADDITIONAL INSURANCE PRODUCTS AVAILABLE TO NARA MEMBERS

As a valued member of the National Arab Racehorse Association (NARA) you are entitled to receive various discounts on the suite of Gow-Gates' Equestrian Related Insurance products. The Gow-Gates staff will provide you with personal service along with guidance and explanations of what insurances are available to you. Gow-Gates staff are "horse people" as well as "insurance people" and will be able to explain insurance to you in terms you understand and can relate to.

Some of the products available to you are:

### HORSE INSURANCE, which can include:

- Mortality & Theft (including Transits)
- Life-Saving Surgical Fees
- Stallion Total Permanent Disability

### PUBLIC LIABILITY

Liability policies are amongst the most common and most important policies that anyone in the horse industry should consider. Whether your operation is a Stud or Agistment Centre, or you provide a specialised equine service, Gow-Gates can offer insurance solutions to protect you and your business against the financial risk of being found liable for death or injury to a third party, or loss or damage of third party property.

### CARE, CUSTODY AND CONTROL

Care Custody and Control is essential cover for Agistment and Stud businesses, and anyone who is responsible for other people's horses. This cover provides protection against legal liability incurred as a result of injury or death, or financial loss, in respect of a horse in your care. It also covers the legal expenses in defending such law suits.

### FARM PACK

Gow-Gates have put together a Farm Pack policy which is specific to Equestrian Properties. The policy incorporates all of the usual items available under a general Farm pack but has been tailored to include market leading cover for items particularly important to horse owners, such as fencing, stables, horse trucks and saddlery and tack. This package, arranged in conjunction with Gow-Gates' specific Equestrian Liability Policy provides you with tailored cover.

**For more information please contact Gow-Gates on:**

**P: (02) 8267 9999**

**E: [equestrian@gowgates.com.au](mailto:equestrian@gowgates.com.au)**

**Or visit our website [www.gowgates.com.au](http://www.gowgates.com.au)**

