

JOCKEYS 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 Jockeys of NARA and State Clubs.

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

PUBLIC AND PRODUCTS LIABILITY

Who?	All amateur and professional jockeys registered with NARA.
What?	Your legal liability to compensate third parties for personal injury or property damage. Limit of Liability \$25,000,000 any one occurrence in respect of Public Liability Excess \$1,000 each and every occurrence
When?	Whilst riding an Arabian horse for the purposes of racing at a race meeting organised and arranged by NARA or the State Club, from the time of arrival at the site of the race meeting until the time of departure therefrom and including while travelling directly to or from the site.

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.

PERSONAL ACCIDENT FOR JOCKEYS

Who?	All amateur and professional jockeys registered with NARA.
What?	Personal injury sustained by the jockey.
When?	Whilst riding an Arabian horse for the purposes of racing at a race meeting organised and arranged by NARA or the State Club, from the time of arrival at the site of the race meeting until the time of departure therefrom and including while travelling directly to or from the site.

Schedule of Benefits

1	Accidental Death	AUD 250,000
2	Permanent Disablement (as shown in the Permanent Disablement Scale of Benefits)	Up to AUD 250,000
3	Career Ending Injury (<u>not available to Amateur Jockeys</u>) If you are a Professional Jockey, permanent disablement as a result of a bodily injury that entirely prevents you from carrying out your usual occupation of a jockey.	AUD 100,000
4	Temporary Total Disablement Disablement which prevents you from attending to your usual business or occupation.	AUD 300.00 per week or your Income whichever amount is lower, for a maximum of 52 weeks in all
5	Temporary Partial Disablement Disablement which prevents you from attending to a substantial part of your usual business, occupation or profession.	AUD 100.00 or 30% of your Income whichever amount is lower, for a maximum of 52 weeks in all
6	Lifestyle Modification Expenses Costs and expenses necessarily incurred in modifying your motor vehicle or home or in relocating to a suitable home following bodily injury and payment of compensation under one of items 1, 2, 3 or 5 of the Permanent Disablement Scale of Benefits.	Up to AUD 10,000
7	Rehabilitation Costs Costs incurred for participation in a return to work programme following bodily injury and payment of compensation under Items 4 and/or 5 of the Schedule of Compensation.	Up to AUD 5,000

Permanent Disablement Scale of Benefits

1	Permanent Total Disablement	AUD 250,000
2	Permanent Paraplegia	AUD 250,000
3	Permanent Quadriplegia	AUD 250,000
4	Permanent unsound mind to the extent of legal incapacity	AUD 250,000
5	Permanent and incurable paralysis of all limbs	AUD 250,000
6	Permanent total loss of sight of one or both eyes	AUD 250,000
7	Permanent total loss of hearing in both ears	AUD 250,000
8	Permanent total loss of use of both hands	AUD 250,000
9	Permanent total loss of use of both arms	AUD 250,000
10	Permanent total loss of use of both feet	AUD 250,000
11	Permanent total loss of use of both legs	AUD 250,000
12	Permanent total loss of use of one hand and one foot	AUD 250,000
13	Permanent total loss of use of one hand and one arm	AUD 250,000
14	Permanent total loss of the lens of one eye	AUD 125,000
15	Permanent total loss of hearing in one ear	AUD 125,000
16	Permanent total loss of use of one foot or one leg	AUD 125,000
17	Permanent total loss of use of four fingers and thumb of either hand	AUD 187,500
18	Permanent total loss of use of four fingers of either hand	AUD 100,000
19	Permanent total loss of use of one thumb, both joints	AUD 75,000
20	Permanent total loss of use of one thumb, one joint	AUD 37,500
21	Permanent total loss of use of a finger, three joints	AUD 25,000
22	Permanent total loss of use of a finger, two joints	AUD 20,000
23	Permanent total loss of use of a finger, one joint	AUD 12,500
24	Permanent total loss of use of all the toes of one foot	AUD 37,500
25	Permanent total loss of use of great toe, both joints	AUD 12,500
26	Permanent total loss of use of great toe, one joint	AUD 7,500
27	Permanent total loss of use of other toe (each toe)	AUD 2,500
28	Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body	AUD 125,000

Forms of Permanent Disablement not mentioned above shall be compensated according to their seriousness as compared to the seriousness of those that are mentioned, the occupation of the Insured Person not being taken into consideration.

If benefit is payable for more than one form of Permanent Disablement as set out above as a result of the same accident to the Insured Person, the total amount so payable shall not exceed AUD 250,000.

If benefit is payable for loss of a whole member of the body, benefits for parts of that member cannot also be claimed.

Permanent Total Disablement means:

For Amateur Jockeys, disablement which necessarily and continuously prevents the Insured Person from engaging in your usual business, occupation or profession which has lasted for 12 months and at the expiry of that period is beyond hope of improvement.

For Professional Jockeys, disablement which necessarily and continuously prevents you from being a jockey or performing any and every occupation within the horse-racing industry which has lasted for 12 months and at the expiry of that period is beyond hope of improvement.

For a full guide to the benefits please refer to the Policy Wording.

In the event of a claim

Contact Gow-Gates to request a claim form which must be completed and returned within 30 days from the date of the injury occurring. If you are claiming for weekly benefits please supply the following:

- Proof of earnings
- Supporting Medical Certificates

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.

For more information please contact Gow-Gates on:

P: (02) 8267 9999

E: equestrian@gowgates.com.au

Or visit our website www.gowgates.com.au

