

# 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-000001-06	
POLICY NUMBER	47-ZEQ-000827-04	
THE INSURED	Victorian Reining Horse Association Inc.	
BUSINESS DESCRIPTION	Reining Horse Association	
PERIOD OF INSURANCE	<b>From:</b> 1st January 2025 (16.00 local standard time at the address of the INSURED)	
	<b>To:</b> 1st January 2026 (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
SPECIFIC EXTENSIONS	<b>1. Members Indemnity</b>	Included
	<b>2. Member to Member</b>	Included
	<b>3. Care Custody and Control</b>	Not 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.	
RETROACTIVE DATES	1 January 2022	Work Health & Safety (WHS) Act Defence Costs
PREMIUM	As per Invoice attached.	
POLICY WORDING	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>It is understood and agreed that the Members Indemnity Extension to Section 1 is deemed only to apply to Annual Members of the Insured, and Day Members of the Insured whereby Insurers have noted and agreed the Day Member's signed day membership application and received a day membership fee of \$10 plus charges.</p> <p>It is understood and agreed that no cover is provided to Members under 5 years old unless referred to and agreed by Insurers.</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> <ul 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> </ul> <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> <ul 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> </ul>		
<b>CLAIMS NOTIFICATION</b>	<p>In the event of a claim arising under this Insurance, immediate notice should be given to:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">Gow-Gates Insurance Brokers Pty Ltd Level 8, 491 Kent Street Sydney, NSW 2000 Australia</td> <td style="width: 40%;">Phone: (02) 8267 9999 Fax: (02) 8267 9998</td> </tr> </table>	Gow-Gates Insurance Brokers Pty Ltd Level 8, 491 Kent Street Sydney, NSW 2000 Australia	Phone: (02) 8267 9999 Fax: (02) 8267 9998
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This Policy Schedule has been signed at Sydney on  
27th December 2024  
by Gow-Gates Insurance Brokers Pty Limited.



**Binding Agent**