

Gow-Gates Insurance Answers EA Member FAQ's

Wednesday, 15 May 2013

Gow-Gates are always keen to help EA Members with their questions about the EA cover. If you have a specific question, please feel free to contact them directly.

1. I am an EA Member and I would like to know if my horse was to escape and injure someone who was passing my property and I was sued, would I be covered?

Yes, as a horse owner you would be covered if your horse injured someone regardless of where the incident occurred. It is, however your responsibility to keep your horse secure and safe at all times, but in the case where a horse gets out and causes an injury to a another person, your Public Liability insurance will cover legal claims made against you. Obviously, in order to claim on the Liability policy, you would need to be found legally liable for the incident and comply with the terms and conditions of the policy

2. I am an EA Member and I own a property with a Dressage Arena. Coaches often ask me if they can hire my property for a fee to give lessons on the property. Am I covered for this?

No, your EA membership is in place to cover you for your non-income earning equestrian activities. This includes, but is not limited to, riding and handling horses. If you own a property with facilities for which you receive a fee to hire out to others, this would be deemed an income earning activity and you would require separate insurance. Some farm policies would extend to cover this activity, however you should be very careful to check that it does provide you with that cover because some insurers specifically exclude all horse-related activities, or only horse riding/training, from their policy. Some people are unaware that their policy contains this exclusion. If your property insurance does not provide you with cover for facility hire or any of your other horse activities, Gow-Gates can arrange a policy that will ensure you are fully covered.

3. Does my EA Membership cover my own horse if it was to get injured?

No, your EA Membership does not cover injury or death to your horse. This is a completely different insurance policy that can be arranged through Gow-Gates. Being an EA member allows you to take advantage of discounted premiums made available by Gow-Gates as a National Partner of EA. In addition to the Mortality/Theft cover that forms the basis for the policy, there are various different options you can choose to suit your needs such as Loss of Use, Veterinary Fees, Life Saving Surgical Fees, etc.

4. I am an EA member. Does my insurance through the EA Membership cover me whilst going on a trail ride with my friends?

Yes, your EA membership will provide you with both Personal Accident insurance (if you are injured) and your Public Liability insurance (if your horse injures someone else or causes third party property damage) whilst going on a trail ride with your friends.

5. As an EA member, if I am injured whilst riding at an event and an ambulance is required to take me to hospital, but I am discharged from the emergency department shortly after, what costs are covered by my EA insurance?

The Personal Accident insurance provided as part of your EA membership will cover 85% of the ambulance cost (after any reimbursement from your Private Health fund) and any other medical expenses that are not either partly or fully payable by Medicare.

Disclaimer: The information in the above article is intended as a guide only and should not be relied upon without the seeking independent professional advice. Furthermore, all the examples given above are subject to the terms and conditions of the EA Insurance Program policies and it is important to read the policy documents to fully understand the cover. Further information on the cover available to EA Members is available at www.gowgatessport.com.au/equestrian