

## IMPORTANT NOTICE TO ALL MEMBERS OF THE AQHA

The Board of Directors have secured Personal Accident Insurance for all financial members of the AQHA.

There is no cost to the members for this insurance coverage. Please find below the coverage of this insurance which becomes effective 1<sup>st</sup> August 2015 for financial members only.

Any queries please contact Carol Ricketts at carol@aqha.com.au

### AQHA PERSONAL ACCIDENT SCHEME

#### SECTION 1:

The Benefits provided in this Policy shall be restricted as follows and will only be payable when:

- a) The requirements of the Policy are satisfied for a payment to be made to an Insured person; and
- b) That Insured person is:
  - i) A current financial member of the AQHA
  - ii) Participating in a non-income earning equine related activity

No Benefits shall be payable under this section of the Policy where:

- a) A person is engaged in non-equine related activities
- b) Income earning activities or activities where remuneration is directly involved
- c) Participating in events or activities conducted by another association or entity

#### Summary of Benefits:

- Capital Benefits \$50,000 (For persons aged under 18 and over 65 the Accidental Death Benefit, Event 1, is reduced to \$10,000)
- § Weekly Accident Benefit (income earners); 85% of Earnings to a maximum of \$500 per week
- § Injury Assistance Benefit (non income earners); 85% of the actual cost up to a maximum of \$150 per week. This includes Domestic Home Help and Child Minding
- § Parental Allowance; \$50 per day to a maximum of \$500 in total
- § Broken bones up to \$1,500
- § Funeral Expenses; \$5,000
- § Non Medicare Medical Expenses; 85% of the actual cost up to a maximum of \$2,500, Excess \$50

Benefit Period: 26 weeks; 14 Day Excess

#### SECTION 2:

The Benefits provided in this Policy shall be restricted as follows and will only be payable when:

- a) The requirements of the Policy are satisfied for a payment to be made to an Insured person; and
- b) That Insured person is:
  - i) Attending a sanctioned AQHA event
  - ii) A current financial member of the AQHA or voluntary workers, judges and officials of the Insured
  - iii) Engaged in necessary direct travel to and from such activities

#### Summary of Benefits:

- Capital Benefits \$50,000 (For persons aged under 18 and over 65 the Accidental Death Benefit, Event 1, is reduced to \$10,000)
- § Weekly Accident Benefit (income earners); 85% of Earnings to a maximum of \$500 per week
- § Injury Assistance Benefit (non income earners); 85% of the actual cost up to a maximum of \$300 per week. This includes Domestic Home Help and Child Minding
- § Parental Allowance; \$50 per day to a maximum of \$1,000 in total
- § Broken bones up to \$3,000
- § Funeral Expenses; \$5,000
- § Non Medicare Medical Expenses; 85% of the actual cost up to a maximum of \$5,000, Excess \$50

Benefit Period: 52 weeks; 14 Day Excess