



RDA Personal Accident Insurance

WHO IS COVERED

All registered members of the Insureds as declared, all registered volunteers and unregistered volunteers while acting in an official voluntary capacity on behalf of the Insureds.

DESCRIPTION OF COVER

Reimbursing the Insured Member or Volunteer Person for costs and expenses as per the Schedule of Benefits for injuries sustained while participating in officially organised or sanctioned events/activities of the Insureds, including necessary direct travel to and from such activities on behalf of the Insureds.

SCHEDULE OF BENEFITS

Capital Benefits

\$50,000 per member
Benefit Scale 1-32
Death under 18 - 20%
Death over 80 - 20%

Loss of Income

Weekly Benefit
\$500 per Week/7 Day Excess
Benefit Period 52 Weeks

Additional Benefits

1. Modification Expenses
Up to \$10,000
2. Funeral Expenses
Up to \$5,000
3. Student Help
\$250 per Week/7 Day Excess Benefit Period 52 Weeks
4. Home Help
\$250 per Week/7 Day Excess Benefit Period 52 Weeks
5. Parents Inconvenience Allowance
\$25 per Day Maximum Benefit \$1,500
6. Non Medicare Medical Costs
75% to maximum \$2,500 Excess \$50
7. Emergency Transport Expenses
Maximum Benefit \$3,500

MAJOR POLICY CONDITIONS:

Pre-Existing injuries excluded
Age Limit: 3-85

Members/Volunteers over the age of 80 must be listed below in order for cover to apply. If you are not listed below please inform your local RDA Centre asap:

Over 80 Years of Age

ACT

Elizabeth Morey
Bid Williams

QLD

Fredrick Todt
David Butler
Rex McCosker
Norma Ward
James Cable
Victor Russell
June Bedville

WA

Hugh Milloy
Olga Green
Stanley Buck
Joan Frost
Ed Morgan
Audrey Enid Wren
Mavis Coombe

SA

Phyll Moss
RDA South West
Olga Green
Carine RDA
Ed Morgan
Hugh Milloy
Audrey Wren

Under 3 Years Old

Giselle Pancia
Jasmine Anne Jacob
Sophie Noonan
Madelyn Browning

SA

Beryl Fisher
Les Gilbert
Terry Jenner
William Kennedy
David Le Conrnu
Maurice Wynne

WA

Sharni Holden
Chase Thackray
RDA South West
Ryan Dickinson
Lachlan Garrett
Tyrone Valli
Dwanye Hill

POLICY WORDING

Sports Underwriting Sports Group Personal Accident policy wording

UNDERWRITER/SECURITY

Sports Underwriting Australia Pty Ltd
100% underwritten by Calliden Limited



Management / Association Liability Insurance

WHO IS COVERED

- Riding for the Disabled Association of Australia Limited, Para- Equestrian Australia Limited including all their committees and sub committees and divisions

- Riding for the Disabled Association - TAS
- Riding for the Disabled Association - SA
- Riding for the Disabled Association - WA
- Riding for the Disabled Association - NT
- Riding for the Disabled Association - QLD
- Riding for the Disabled Association - ACT
- Equestrian Athletes with a disability NSW Inc

- Dover Park Management Limited (Wholly Owned Subsidiary of RDAA)
- All Affiliated Associations, Clubs & Centres
- All Affiliated Private Venue Owners
- Officials / Umpires / Referees
- Coaches / Trainers / Coach Educators/ Coaching Contractors
- Voluntary Workers, Registered Players and Members
- Steve Gibbs and Gibbs Investment Holdings PL are to be added as an insured under this policy.

DESCRIPTION OF COVER

- a. Indemnify your Officers for all Loss arising from a Claim against that Officer, where the Officer is not indemnified by you;

- b. Indemnify the Sporting Club for all Loss arising from a Claim against the Sporting Club for a Wrongful Act in the conduct of the Club Business;

- c. Indemnify the Sporting Club for all Loss incurred up to a limit of \$1 million arising from an Employment Practices Liability Claim; and

- d. reimburse the Sporting Club for all Loss arising from a Claim against any of your Officers, where you have indemnified the Officer; where the Claim is first made during the Period of Insurance and first reported to us during the Period of Insurance.

INTEREST INSURED

Directors & Officers	
Company Reimbursement	
Entity Cover	
Employment Practices Liability	\$1,000,000

LIMIT OF INDEMNITY

Any one occurrence and in the annual aggregate any one period of insurance	\$5,000,000
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DEDUCTIBLE

Directors and Officers Liability	Nil
Fidelity	\$5,000 Each & Every Claim
Pollution Defence Costs	\$5,000 Each & Every Claim
All other claims	\$2,500 Each & Every Claim

RETROACTIVE DATE

08.01.2006 excluding known claims, circumstances and losses

AUTOMATIC EXTENSIONS

Refer to your policy wording

MAJOR POLICY EXTENSIONS

Employment Practices

\$1,000,000

Fidelity Cover

\$ 50,000

Refer to your policy wording

MAJOR POLICY EXCLUSIONS

Refer to your policy wording

MAJOR POLICY CONDITIONS

Claims Made Policy

POLICY WORDING

Sports Underwriting Platinum Liability policy wording

UNDERWRITER/SECURITY

Sports Underwriting Australia Pty Ltd

100% underwritten by Calliden Limited



RDA Combined Public & Products Liability and Professional Indemnity Insurance

WHO IS COVERED

- Riding for the Disabled Association of Australia Limited, Para- Equestrian Australia Limited including all their committees and sub Committees and divisions

- Riding for the Disabled Association - TAS
- Riding for the Disabled Association - SA
- Riding for the Disabled Association - WA
- Riding for the Disabled Association - NT
- Riding for the Disabled Association - QLD
- Riding for the Disabled Association - ACT
- Equestrian Athletes with a disability NSW Inc

- Dover Park Management Limited (Wholly Owned Subsidiary of RDAA)
- All Affiliated Associations, Clubs & Centres
- All Affiliated Private Venue Owners
- Officials / Umpires / Referees
- Coaches / Trainers / Coach Educators/ Coaching Contractors
- Voluntary Workers, Registered Players and Members
- Steve Gibbs and Gibbs Investment Holdings PL are to be added as an insured under this policy

- RDAQ has confirmed they are now an affiliated Principal/Property Owner in respects to the location at 57 Ninderry Road Yandina QLD 4561

DESCRIPTION OF BUSINESS ACTIVITIES

- Horse Riding for the Disabled Sporting Organisation
- Horse Riding Venue Property Owner / Occupier
- Horse Riding Venue Hirer
- Social Club Operators
- Fundraiser
- Food & Beverage Canteen Operators
- BBQ and Playground facilities
- Maintenance of Horse Riding Venues
- Carer of Horses
- Risk Management and Minimisation Administration
- Membership Services Coordinators
- Rules and Regulations Provider
- Membership Insurance Product Administrators/Advisers
- Distributor of Newsletters & Brochures
- Developers / Promoters of Horse Riding for the disabled
- Course Education Providers
- Coaching, Teaching & Instruction of horse riding
- Hippotherapy
- Agistment services at Dover Park only

DESCRIPTION OF COVER

We insure you against all Loss which you become legally liable to pay as compensation in respect of:

- a. Personal Injury;
- b. Property Damage; and/or
- c. Advertising Injury;

first occurring during the Period of Insurance within the Territorial Limit as the result of an Occurrence in connection with your Business Activities.

SECTIONS INSURED

- Public Liability
- Public Liability
- Professional Indemnity

LIMIT OF INDEMNITY

Public Liability
(any one occurrence) \$20,000,000

Public Liability
(any one occurrence and in aggregate) \$20,000,000

Professional Indemnity -
(any one occurrence and in the aggregate) \$2,000,000

DEDUCTIBLE

\$1,000 each and every claim
\$2,500 for any claim in relation to Agistment services

MAJOR POLICY EXCLUSIONS:

Refer to your policy wording

POLICY WORDING

Sports Underwriting Platinum Liability wording with agreed endorsements

UNDERWRITER/SECURITY

Sports Underwriting Australia Pty Ltd 100% Underwritten by Calliden Limited



RDA Corporate Travel Insurance

WHO IS INSURED

All Employees of the National Body, Directors, Committee Members, State Representatives and Board members. Also on request other Teams, Managers and Coaches as required and authorised by the National body, including Accompanying Spouse and Dependant Children, Volunteers and Carers.

SCOPE OF COVER

Cover under this Policy applies whilst an Insured Person is engaged in a Journey (as defined) undertaken on the Insured's business, including any incidental private travel

JOURNEY

Journey shall mean any trip involving travel exceeding 50km from the insured Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a journey on the business of the Insured. The maximum duration of any one trip shall be 180 days.

SCHEDULE OF BENEFITS

Section 1 - Personal Accident & Sickness

Part A

Lump Sum Benefits Events 1 – 19	5 X salary up to \$500,000
Injury resulting in surgery	\$20,000
Excess	Nil

Part B

Weekly Benefits - accident	\$1,000 (104 weeks)
% of Salary	85%
Excess Period	7 days

Part C

Weekly Benefits - sickness	Nil
Sickness resulting in Surgery	Nil
Excess Period	Nil

Parts D&E

Injury Resulting in Fractured Bones	\$5,000
Injury resulting in Dental Procedures	\$1,000

Section 2 - Kidnap & Extortion

Maximum Per Event	\$500,000
Excess	Nil

Section 3 - Hijack & Detention

Daily Benefit	1000 (10 days max)
Legal Costs	\$3,000
Excess	Nil

Section 4 - Medical, Additional Expenses, Cancellation, Curtailment

Medical Expenses	Unlimited
Excess	Nil
Cancellation/Curtailment Expenses	\$100,000
Excess	Nil
Continuous Bed Confinement	50 (100 days max)

Section 5 - Ace Assistance

Included	Yes
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Section 6 - Loss Of Deposits

Sum Insured	\$10,000
Excess	Nil

Section 7 - Baggage, Business Property, Electronic Equipment, Deprivation Of Baggage And Money/Travel Documents

Baggage/Business Property	\$20,000
Limit any one item	\$5,000
Excess	Nil
Electronic Equipment	\$5,000
Excess	\$250
Deprivation of Baggage	\$3,000
Money/Travel Documents	\$10,000
Excess	Nil

Section 8 - Alternative Employee/Resumption Of Assignment Expenses

Sum Insured	\$10,000
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Section 9 - Personal Liability

Sum Insured	\$5,000,000
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Section 10 - Rental Vehicle Excess Waiver

Sum Insured	\$5,000
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Section 11 - Extra Territorial Workers Compensation

Any one accident	
Weekly Benefits	Nil
Damages, Costs & expenses	Nil
Aggregate Limit	Nil

Section 12 - Missed Transport Connection

Sum Insured	\$10,000
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Section 13 - Political Evacuation

Annual Aggregate	\$50,000
Maximum per Person	\$10,000

AGGREGATE LIMIT OF LIABILITY

Any one Period of Insurance	\$2,500,000
Non-Schedule Aircraft	\$1,000,000

POLICY FORM

ACE Insurance Business Travel PDS Wording 04PDSACEBT02

POLICY EXTENSIONS

Cover for Insured Persons when participating in official horse riding competitions/events; and Cover for sporting equipment in the definition of luggage (excludes cover when in use)

POLICY ENDORSEMENTS

Non-Medicare Medical Expenses
with respect to the Non-Medicare Medical Expenses endorsement the maximum We will pay is \$2,000. Excess \$100

SECTION 1 (Part A) - Non Income Earning Employees

It is hereby noted and agreed that with respect to Section 1 Part A Lump Sum Benefits, where the Lump Sum benefit is salary linked and the Employee is not in receipt of a salary or wage, the benefit payable shall be fifty percent (50%) of the Lump Sum Benefit stated in the Schedule for their particular category.

SECTION 1 (Part A) - Spouses/Partners and Dependent Child(ren)

Notwithstanding anything contained in the Policy to the contrary, Section 1 Part A Lump Sum Benefits is limited to \$250,000 with respect to Spouses/Partners and Dependent Child(ren). Furthermore, Section 1 Part A, Event 1 (Accidental Damage) is limited to \$10,000 with respect to Dependent Child(ren) under the age of eighteen (18) years.



RDA Business Insurance

WHO IS COVERED

Riding For The Disabled Association Of Australia Inc.

WHAT IS COVERED

Head office – National Body

SITUATION

215 Port Rush Road Maylands SA 5069

LIMIT OF LIABILITY

Section 1 - Business Property - Fire, Perils, Accidental Damage (includes burglary)

Building(s)	Not Insured
Plant, Machinery & All Contents	\$ 50,000
Stock	Not Insured
Removal of Debris	Policy Limit
Accidental Damage	\$ 50,000

Section 2 - Business Interruption

Gross Revenue	Not Insured
Increased Costs of Workings	\$ 15,000
Limit of Indemnity	6 Months

Section 8 - General Property

Laptop Computer Limit any one item is	\$2,500
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SECTIONS NOT INSURED

- Glass
- Public liability
- Money
- Machinery and electronic equipment breakdown
- Transit cover (restricted)
- Transit cover (multi perils)
- Dishonesty of employees
- Accident and illness
- Tax audit

DEDUCTIBLES

Earthquake, Volcanic Eruption, Subterranean, Fire or Tsunami \$20,000 or 1% of total Fire sum insured - whichever the lesser

All other losses \$250

MAJOR POLICY EXCLUSIONS

Terrorism
Asbestos
Flood

INSURER

Vero Insurance

POLICY FORM

Vero Insurance Professional Pack Policy Wording