



Riding for the Disabled Association of Australia Ltd.

## National Insurance Program Summary 2021/2022



Insurance | Risk Management | Consulting

## Impacts of COVID-19 on RDA insurance policies

The RDA insurance policy for Personal Accident covers members for injury but not illness. Volunteers providing essential horse care while RDA Centres are in isolation continue to be covered for any injury that may occur at the RDA property or off-site agistment property, but claims for illness will not be eligible. It is important that all government health warnings are followed and that RDA Centres can demonstrate their compliance to mandated requirements. Owners of private properties that are agisting or housing RDA horses off-site during isolation (or any other periods where RDA horses are spelled) will not be covered by RDA insurance policies (even if they are also RDA volunteers). This includes private property owners who are riding RDA horses, either voluntary or on a paid basis. Private property owners should have their own public liability insurance and be responsible for their own safety, injuries or accidents while working with horses on their own properties.

## What policies do RDA hold on behalf of members?

Cover is from 4.00pm, 31 July 2021 to 4.00pm, 31 July 2022.

Certificates are available for affiliated States/Centres to download from [www.rda.org.au](http://www.rda.org.au) and the Members Resource page includes Product Disclosure Statements and Schedules of all policies. The following is a summary from those documents.

### Public and Products Liability Insurance.

#### What does it cover?

Covers the organisation, staff, management committee, members and volunteers against any injury or property damage they may be responsible for whilst performing duties for or on behalf of RDA including legal liability to pay compensation as a result of negligence, products manufactured, sold, distributed or supplied by the organisation.

**Limit of Liability**                      **\$20,000,000**

#### Scope of cover

The Liability policy provides cover for the following listed activities.

Horse riding and related activities officially sanctioned and under the control of an insured RDA centre including but not limited to:

- Horse riding for the disabled sporting association
- Venue property owner/occupier
- Vaulting, Carriage Driving, Rides
- Displays, Exhibitions, Performances
- Competitions
- Social or administrative activities including social club operating, Food and Beverage Canteen Operators
- Fundraising
- Maintenance of horse riding venues
- Carer of Horses
- Risk Management administration
- Membership services coordination
- Rules and Regulations provider
- Distribution of newsletters and brochures
- Developers and Promoters of Horse riding activities for the disabled
- Course education providers
- Coaching, Teaching and Instruction of horse riding including Hippotherapy

#### Event Planning

RDA insurance covers activities that would normally be conducted at an RDA Centre or by a State Association. Any activities or events not covered by the above list or are outside of normal activities require additional insurance or approval to be included in the existing cover.

Please complete an **event declaration form** and return to RDA Australia **at least 14 days** prior to your event/activity date. Most activities are likely to be accepted for no additional premium to the centre, however in some cases a charge will be levied depending on the type of activity.

Functions and events that are unrelated to horse riding activities (ie: tractor rides), that involve public attendance (ie: jamboree or concert), **functions or events where alcohol is being served or provided**, events involving large crowd numbers, or other high hazard activities will not be automatically covered by insurance. Please check with RDA Australia if additional insurance is required for your event/activity.

Activities, such as Pony Rides at shows, fairs etc are all covered under standard RDA Public Liability (accidents to members of the public) and Group Personal Accident cover so long as the standard risk management and safety procedures are strictly kept in place. This includes using approved RDA equipment, safety helmets, mounting techniques, trained and experienced volunteers, horses accredited for the activity and supervision by a qualified RDA coach. Wherever possible, visit the venue and conduct a safety assessment prior to the activity. The area needs to be enclosed (permanent or temporary fencing), with a safe, even, non-slip surface and traffic flows of cars, people and horses can be kept separate.

All events and any off-site RDA activities should be minuted at a Centre Committee Meeting and/or notified to your State or National body.

It is not recommended to hold joint activities with another organisation (e.g. Pony Club) because joint events can create issues with cross liability with claims going to different insurance companies. For joint events it is recommended that you organise a specific policy for the event.

RDA Australia can organise quotes through our broker for event insurance and you can factor the costs into your Event budget.

#### Agistment of Private Horses

RDA Centres are not covered under RDA national insurance policies for agisting privately owned horses for income. This requires additional insurance which Gallagher's can assist with. Additional insurance cover will be the responsibility of the individual RDA Centre. Private horse

owners are also NOT covered under RDA's national insurance policies when handling or riding their own horses (even if they are also RDA volunteers). RDA insurance only applied to RDA activities.

## **Group Personal Accident Insurance.**

### **What does it cover?**

Covers all registered members and voluntary workers of the Insured whilst acting in an official voluntary capacity including necessary and direct travel, who are between the ages of 3 and 90 years of age.

For volunteers, RDA policies required a minimum age of 12 years. For riders, the minimum age is 3 years.

RDA registered riders and volunteers under the RDA National Insurance program are covered for an accident that occurs as a part of their activities with RDA. For riders this includes lessons on RDA premises with RDA qualified coaches; RDA approved competitions or training days; and RDA approved demonstration events. For volunteers this includes participating in any RDA activity that is delivered according to RDA policies and procedures (some examples are RDA lessons, fundraising and promotional events, RDA training events, property maintenance and committee meetings).

### **A summary of benefits are as follows:**

- 18 – 80 year olds capital benefits for accidental death and permanent injury – maximum \$50,000
- 3 - 18 year olds capital benefits for accidental death and permanent injury – maximum \$20,000
- 80 – 90 year olds capital benefits for accidental death and permanent injury – maximum \$20,000
- Bodily Injury resulting from fractured bones – maximum \$2,000
- Bodily Injury resulting in Loss of Teeth or Dental Procedures – maximum \$750

### **Additional benefits may be claimed as follows:**

- Non-Medicare Medical Expenses – up to \$3,000 in the aggregate. Excess \$25
- Physiotherapy Benefit – 90% up to \$3,000 (max \$80 per visit). Excess \$25
- Weekly injury benefit – income earners can claim up to \$500pw for up to 52 weeks. 7 day Excess.
- Injury Assistance benefit – non-income earners can claim up to \$500pw for up to 52 weeks (includes student tutorial and home help) 7 day excess.

### **What is NOT covered?**

Paid coaches and staff members are not covered under the Group Personal Accident Insurance. Employers will need to source separate Workcover insurance for employees. Contractors to RDA are recommended to have their own income protection insurance for personal accident and injury. One-off rides, Come and Try, or non-members are not covered under the Group Personal Accident Insurance. They must sign the liability waiver and dangerous activity statement before participation in RDA activities.

## **Management Liability Insurance.**

### **What does it cover?**

RDA coaches, Centre Committee, State and National Board members and RDA staff for decisions made in the course of their duties for RDA that may result in a wrongful action suit. Cover benefits included are defence costs, investigation costs, crime loss cover, employment practices cover and more.

**Limit of Indemnity \$5,000,000**

### **What is NOT covered?**

Centre Committee Members and Directors have a legal responsibility for managing their organisation responsibly. The Management Liability insurance covers decisions made by Centre Committee and Board members, especially financial ones. Your Centre/State Office must have good financial practices in place such as countersigned cheques, two person spending authorities plus other fraud prevention measures. Damages will not be covered where losses occur due to improper financial practices. Reasonable types of protection include:

- two person authority (two cheque signatories or two person approval on bank transfers and withdrawals),
- that the two authorising persons (e.g. bank signatories) are not related (e.g. husband and wife),
- that cash is counted with two persons present,
- corporate credit cards have access limits as minimal as the job requires and credit card holders sign a declaration that the card is only to be used for authorised expenses and any unauthorised expenses will be at their own cost,
- there is separation of powers and independent oversight of financial transactions (i.e. the bookkeeper is not also the Treasurer or in another position of authority).

Centre Committee Members and Directors also have a legal responsibility to ensure that debts of the Centre can be paid by their due dates. Being unable to pay your bills on time is a serious situation that can lead to insolvency. Knowingly trading into insolvency is an offence and is not covered under this policy. You must seek the assistance of your State or National body if you experience financial difficulties.

## **Corporate Travel Insurance.**

### **What does it cover?**

All RDA Board Members, State Presidents, Employees, registered members and volunteers whilst undertaking RDA Australia approved domestic or international travel. Some examples of the cover include loss of travel fares, away from home medical benefits, lost luggage, emergency accommodation costs and hire car vehicle accident excess claims. Trips must be registered at the time of insurance renewal.

As COVID-19 has caused so much uncertainty with interstate travel, this makes it difficult for clients to 'lock in' event dates or locations. A requirement for a standard Corporate Travel policy is that the association provides a table of estimated number of trips along with actual dates,

number of travellers, travel booking dates etc. As this was not possible given the current circumstance with a few states still in lockdown or with border restrictions in place – we have managed to negotiate a slightly different structure to the policy this year.

Any planned seminars, workshops, conferences for July 21-July 22 will need to be declared to Gallagher once they are finalised and RDAA sends the notifications to the centres. Once RDAA advises Gallagher of an upcoming event, we will approach Chubb and ask for the details they require to cover that specific event travel and an additional premium will be charged to RDAA for allocation depending on who is traveling etc.

RDAA has declared a certain number of trips for general travel allowance (travel over 50kms) for single days, plus some trips for interstate travel for directors (State AGMs etc) and that is what the renewal premium charged covers at this time.

### **“Kickstart” Riders – short term program cover. REINSTATED**

#### **What does it cover?**

After a suspension in 2020-21 through the COVID-19 enforced nation-wide lockdown, RDA Australia are again offering opportunities under an extension to our Group Personal Accident Insurance. This program is a reduced cost for membership for riders engaged in a short term program (like a Day membership program). “Kickstart” riders can attend an RDA program for up to 8 weeks and be considered as members for a reduced fee. This includes school holiday riding programs, diversity programs, and riders joining in Term 4 (where participation does not exceed 8 weeks).

The “Kickstart” Rider program is to provide introductory opportunities to horse riding as active recreation, unmounted diversity programs, cater to special needs groups, and to adapt to the changing needs of RDA consumers accessing NDIS funding.

#### **How can we register riders for the “Kickstart” Rider program?**

Your RDA Centre will need to register a Kickstart Rider program 4 weeks before commencement, provide an outline of the proposed activity and register the number and names of the participants with RDA Australia. Payment will be required in advance and is non-refundable.

### **Horse Transit Insurance.**

#### **What does it cover?**

This policy covers accident or injury to RDA horses while in transit for RDA activities within Australia by Sea, Air, Road or Rail. It will cover any emergency veterinary costs and road accident clean up.

**Sum Insured Up to \$10,000 any one loss or conveyance**

#### **What is NOT covered?**

Only the horse is covered under this policy. Repairs or replacement to the towing vehicle, trailer or float is not covered under this policy. When towing horses for RDA activities we recommend that your vehicles are separately insured under comprehensive car and trailer insurance. Passengers in the cars are covered under the government’s Third Party Motor Vehicle Insurance. Transporting horses should be minuted at Centre Committee meetings. This might include a standing minute once a year which lists which volunteers, vehicles, horses etc are transported on a regular basis or it might be on an occasional basis when horses are being transported for a competition, demonstration or training day.

### **How do I make a claim?**

RDA Australia has partnered with Gallagher for its insurance needs since 2013, ensuring continuity of coverage.

Gallagher are extremely proud of our partnership with RDA Australia and our ability to design a uniquely tailored insurance program to ensure the physical, legal and financial safety of all RDA members. Our program provides comprehensive protection at very competitive premiums. Gallagher are committed to ensure RDA and its members have the correct insurance coverage in place for their specific needs and requirements.

The policies listed under the RDA National Insurance program are tailored for the whole organisation, riders, members and volunteers. There are many other insurance policies that RDA Australia does not contract insurance for. These may be individually held by Centres and State Offices to cover personal assets, such as Property, Building and Contents insurance, motor vehicle insurance. Gallagher is also happy to provide competitive quotes on these individual covers. There are offices in every state to help with claims.

### **Step 1 – Report the Incident**

According to RDA policies and procedures, all incidents must be recorded at the place they occurred. Each RDA Centre and State Association has Incident Report books for this purpose. Accidents that require first aid to be administered must also be reported on an Accident Report Form and a copy of this form sent to the RDA Australia Office.

### **Step 2 – Advise RDA Australia National office**

Following advice of an accident, members wishing to make a claim can contact the RDA Australia office (contact details below) and we will send you a Claim form and put you in touch with our insurance brokers who will guide you through the claims process.

### **How can I get proof of insurance?**

You may be requested to provide proof of insurance for a fundraising event, for government funding bodies, local Council or property landlords. You can print a copy of the Public Liability insurance Certificate of Currency from the RDA website. A copy is available at [www.rda.org.au](http://www.rda.org.au) or you can request a copy from the RDA Australia Office.

### **Contact Us**

If you have any questions about insurance cover or the RDA policies and procedures mentioned in this booklet, please contact us in the RDA Australia Office on:

PO Box 310, Torrensvile SA 5031

Ph: (08)8354 4555

Email: [admin@rda.org.au](mailto:admin@rda.org.au)

[www.rda.org.au](http://www.rda.org.au)