

Frequently Asked Questions

Below is a list of frequently asked questions by Pony Club NSW or individual members:

1. "Participation" includes... .

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|-----|---|------------|
| (a) | i) A member who is sitting on a stationary horse waiting to compete in an event. | YES |
| | ii) A non-member attending a Pony Club event. | NO |
| (b) | is a member who is warming up his horse prior to competing in an event. | YES |
| (c) | if two members are competing in different events on the same field & one horse runs into another, is this considered to be "participating"? | YES |

2. When is a member acting on behalf of the Association?

A member is acting on behalf of the Association when they are involved in official, sanctioned business or activities of the PCANSW including participation with individual Pony Clubs &/or officials and when volunteering for Pony Club events.

3. Is cover in place if a riding member travels from home to a Pony Club event... ..

- | | | |
|-----|--|------------|
| (a) | On horseback? | YES |
| | Travel to & from Pony Club & home is covered. | |
| (b) | Towing a float? | YES |
| | Travel to & from Pony Club & home is covered. As a horse float that travels on a public road must be registered, there is no PCANSW liability coverage for damage or injury caused by the float. As a minimum, a float will have Compulsory Third Party insurance as per each State's requirements. | |

4. At a Pony Club event, when is a member acting on behalf of the Association?

- | | | |
|-----|--|------------|
| (a) | Instructing & being instructed? | YES |
| (b) | Assisting conduct of events, including in the field? | YES |
| (c) | Catering, cleaning & performing First Aid? | YES |
| (d) | Riding & competing in Pony Club activities/events? | YES |



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5. What cover is in place in the event of a horse escaping from grounds being used for a Pony Club event causing injury or damage?

The bodily injury or property damage caused by the horse escaping is covered, subject to alleged or proven negligence of the Insured (The PCANSW, Clubs, Members, Volunteers etc.)

- | | | |
|-----|---|-----------------|
| (a) | After a child has fallen from this horse? | AS ABOVE |
| (b) | After being tied up & pulling away? | AS ABOVE |
| (c) | From a stable, yard, or paddock? | AS ABOVE |

6. What cover is provided for:

- (a) Members who are volunteer instructors.

Public Liability & Personal Accident

- (b) Paid instructors panel - Qualified, PCANSW approved instructors that are employed on a casual basis.

Public Liability, Personal Accident & Professional Indemnity.

- (c) Professional instructors that are not employed by PCANSW used for specialist schools or to train voluntary instructors.

If these instructors are not paid and are volunteering, Professional Indemnity & Public Liability cover is in place if this instructor is coaching in accordance to the PCANSW manual and is EA, PCANSW or NCAS accredited.

- (d) Non-Member Voluntary instructors:

- i. Professional instructors that may be a parent of a junior member or a friend who is willing to coach for no remuneration.

Public Liability, Personal Accident & Professional Indemnity.

- ii. An acknowledged expert in a particular activity, e.g. cutting, who as a member of his/her own association and in promotion of the sport is prepared to coach Pony Club members for no remuneration.

Public Liability, Personal Accident & Professional Indemnity is in place to cover the PCANSW and affiliated clubs etc. If the instructor is volunteering for PCANSW in promotion of their particular Association, it would be expected that they would have their own cover under their own Association's policy.



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7. Agistment of horses with Clubs

Public Liability policy to indemnify PCANSW and Member to Member extension to indemnify the individual. If the owner of the horse is not a member, they must show evidence of their own Public Liability policy for \$10,000,000 minimum.

Horses are not covered for injury, death or illness unless the PCANSW has caused this through negligence.

- (a) Are clubs permitted to agist members horses on their ground? **YES**
 - (b) Are clubs permitted to agist non-members horses on their ground? **YES**
- As above, non-members must have their own liability cover in place.**

8. Pony Club Grounds

- (a) Are there any limitations/exclusions to using:

i. Council grounds **NO**

ii. Showgrounds managed by a trust **NO**

Pony Clubs should seek proof (a Certificate of Currency) that a current Public Liability policy is in place for the Showground.

iii. RLPB owned grounds **NO**

iv. Privately owned properties **NO**

All of the grounds used by Pony Club for activities/events should be suitable for the purpose for which they are intended and should be checked by Pony Club officials for hazards such as holes and debris.

- 9. Are Ambulance expenses covered under the Personal Accident insurance? **YES**

Ambulance expenses fall under the category of Non-Medicare Medical Expenses. Under the PCANSW Personal Accident policy, Non-Medicare Medical expenses are covered up to a limit of 90% of \$5,000 with a \$50.00 excess per claim.

10. What cover is provided to both the rider and a club when a member rider has an accident...

- (a) on the grounds?

Rider: Personal Accident Cover.

Club: Where negligent, Public Liability cover.

- (b) Not at a rally day, but at an organised Pony Club function?

Rider: Personal Accident cover is in place.



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Club: Where negligent, Public Liability cover is in place.

- (c) Not at an organised Pony Club function?

For activities or events that are outside of Pony Club, no cover is in place.

11. What cover is provided to a club when a member of the public has an accident on club grounds... .

- (a) At an organised Pony Club event/activity?
(b) Not at an organised Pony Club event/activity?

In both cases, if the injury was caused by the negligence of the PCANSW or the club, Public Liability cover is in place.

12. What of a third party e.g. a council or venue request that we sign a document where PCANSW assumes the council's liability and responsibilities?

There is no cover for contractual liabilities that impose greater obligations on the PCANSW than otherwise would apply at common law.

13. Is the hiring of halls to third parties for non-pony club activities/events covered?

Yes, this activity is included under the Public Liability policy to cover any liability that may attach to the PCANSW for negligence.