



SEPTEMBER 2020

Racing Australia Insurance Programme

Racing Australia through Marsh Sport has arranged for a national insurance programme to be available to help provide protection to licensed jockeys, apprentices, picnic jockeys, and amateur riders in Australia.

This fact sheet provides information about policy benefits and procedures on the national insurance programmes for both the Personal Accident and Public Liability policies.

Marsh Sport can also assist with 'Top Up' insurance and other insurances you may require – see further below.

Personal Accident Insurance

The Personal Accident policy has two sections:

1. Weekly Benefits

2. Capital Benefits

1. Weekly benefits – accident

Benefits are 100% of pre-disability earnings to a maximum of \$500 per week for 52 weeks.

There are two categories of Insureds:

- **Category 1** applies to all licensed and registered jockeys including licensed and registered apprentice jockeys in Australia; and
- **Category 2** applies to all licensed and registered picnic jockeys and amateur riders in Australia.

For Category 1 Insureds, this policy provides 24 hour/365 day cover for any injuries, whether sustained in official riding or otherwise. The cover is for injuries which results in the insured jockey being unable to work for a period of more than seven days. For Category 2 Insureds, this cover only applies to injuries sustained while the person is engaged in official trials, trackwork and sanctioned picnic race day activities.

If the insured is eligible to receive workers' compensation payments as a result of the injury the weekly benefits payment supplements any workers' compensation payments by paying an insured up to 100% of their average weekly earnings capped at \$500 per week. Injuries for which workers' compensation is not payable are covered by the weekly benefits payments up to \$500 per week.

“Total disablement” means the insured person is wholly and continuously prevented from engaging in their usual occupation, profession, business or employment and is under regular care and acting in accordance with instructions or professional advice from a qualified medical practitioner. When an insured is deemed to be totally disabled, the following benefits apply:

- \$500 weekly benefit
- 52 week benefit period
- 24hr / 365 day cover (Category 1 Insureds only)
- Nil Excess Period for claims in excess of 7 days

2. Accidental death & capital benefits

CAPITAL SUM INSURED

- | | |
|--------------------------------|------------------|
| 1. Permanent Total Disablement | Up to \$350,000* |
| 2. Career Ending Injury | Up to \$125,000* |

***Please refer sliding scale of benefits in the policy schedule.**

This refers to a lump sum payment of up to \$350,000, depending on the injury as per the table of conditions. Please refer to the policy schedule and wording.

Where the insured is a full-time jockey, **permanent disablement** means disablement as a result of injury that entirely prevents the insured from:

1. being a jockey; and
2. performing any horse racing occupation.

Where the insured is a part-time jockey, permanent disablement means disablement as a result of injury that entirely prevents the insured from:

1. being a jockey; and
2. carrying out their secondary occupation; and
3. performing any horse racing occupation.

“Career-ending injury” means permanent disablement as a result of injury that entirely prevents an insured from carrying out their occupation as a jockey.

“Career-ending injury” does not mean total disablement.

Claims Procedure

How to make a claim?

Below is information on how to make a claim under the **Personal Accident** policy.

If you wish to make a claim or notify an incident for General Liability, please contact **Marsh Sport** immediately.

Please follow the steps below:

- Obtain a claim form
- Complete the claim form
- Lodge the claim form
- Submit additional paperwork and information

STEP 1: OBTAIN A CLAIM FORM

- The claim form is available on the Jockeys Insurance page on the Racing Australia website.

STEP 2: COMPLETE THE CLAIM FORM

- All sections of the claim form must be completed in order for a claim to be accepted. If any information is missing it may be sent back by the claims administrators for completion in full.

IMPORTANT: Please ensure both declarations and authorisation at the rear of the form are completed.

STEP 3: LODGE THE CLAIM FORM

- Send the completed claim form back to our office via sport@marsh.com.
- Once received, the claim form will be forwarded to the claims administrators.

STEP 4: SUBMIT ADDITIONAL PAPERWORK AND INFORMATION

- In order to claim under the policy, the Insurer will/may require the following in addition to the claim form:
 - Medical certificates confirming the period of incapacitation; and/or
 - Proof of earnings documentation.

Do not wait for the above documentation before submitting the claim form to **Marsh Sport** as this can delay the claims process and any payments that may be applicable.

FAQs

In the event I am injured, the workers compensation weekly wage and the Personal Accident top up of \$500 per week will still fall short of my pre injury weekly earnings. Can I take out extra cover to close the gap?

Yes you can. You can supplement your income by taking out additional cover with QBE (see further below) to close the gap after your Workers Compensation and Personal Accident claim payments are made. There are several options available to suit most needs.

I earn a part time wage outside of the racing industry, do these earnings count as part of my pre injury earnings?

Yes they do. On receipt of a claim all your earnings are taken into consideration in working out your pre injury earnings. If you cannot undertake this part time work whilst not being able to ride, then these earnings would be added to calculate your pre injury earnings.

Am I covered whilst I am playing social sport?

For Category 1 Insureds, the policy is a 24hr/7 day cover and provides cover for injuries which might occur in the course of you playing social sport. For Category 2 Insureds, the policy only covers injuries sustained while the person is engaged in official trials, trackwork and sanctioned picnic race day activities thus does not apply to injuries sustained in the course of playing social sport.

Am I covered whilst riding overseas?

Under the Personal Accident policy, cover is automatically extended to include any trips overseas up to a maximum of 60 days per year, undertaken for the purpose of horse racing.

Individual Cover Available – “Top-Up” Insurance

In conjunction with QBE, Marsh Sport has arranged an Individual Injury/ Illness Insurance Policy catering for Licensed Jockeys and Apprentices.

This policy provides additional cover to protect your income, complementing the National Personal Accident policy.

As you would be aware, there can be a substantial gap between earnings and benefits received through Workers’ Compensation payments, especially where an injury occurs off the track and no Workers’ Compensation cover is available.

EVERY JOCKEY should consider taking out 24hr or Outside Working Hours cover. Some advantages of this Individual Injury/ Illness Insurance Policy for licensed Jockeys and Apprentices include:

- Marsh Sport have the necessary experience and thorough knowledge of the racing industry and associated injury claims
- Flexibility with choice of benefits and weekly sums available
- Competitive premiums
- Pay by the month options available
- Simple and efficient claims process with the same claims administrator for both the Racing Australia Personal Accident policy and the Individual Injury/Illness Insurance policy.

Option 1

Injury Cover – 24 Hour

Option 2

Injury AND Illness Cover – 24 Hour

Public Liability

The Public Liability policy covers jockeys that are legally liable to pay compensation in respect of injury and or damage first happening during the Period of Insurance as a result of an Occurrence in connection with the Insured’s business.

Covering Insured Parties:

Jockeys, Apprentice Jockeys, Picnic Riders, Amateur Riders, or any other person who rides a horse in a race, official trial, jump-out or during trackwork as licensed or registered in Victoria, Queensland, South Australia, Western Australia, Tasmania, the Australian Capital Territory and the Northern Territory, overseas jockeys and others as may be defined as ‘Insured’ for the respective rights and interests.

The policy extends to include the following activities:

Principally race riding, jump races, trials, track work, barrier work and/or all other activities in which the Insured is or may become engaged or associated with the riding of horses.

Limit of Indemnity

AUD \$25,000,000 any one Occurrence in respect of public liability and in the aggregate during the Period of Insurance in respect of Product liability.

Deductible

AUD \$0 each and every Occurrence (costs inclusive).



If you have any further questions regarding the Insurances in place, please contact Marsh Sport.

ASK FOR THE JOCKEYS INSURANCE TEAM

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