

AQHA PERSONAL ACCIDENT SCHEME – effective 1st August 2015

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