

AQHA Personal Accident Scheme – Updated 14th April 2023

Category 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. Current financial member of the AQHA
 - ii. Only whilst engaged in non-income earning equine related activities, relating only to the Australian Quarter Horse Association, during the policy period, and does not extend to cover under Category 2 operative time.

Summary of Benefits:

- Death and Capital Benefits \$50,000 (For persons aged under 18 years of age and over 70 years of age the Accidental Death Benefit, Event 1 only, is reduced to \$25,000)
 - Fractured bones up to \$2,500
 - Weekly Injury Benefit:
 - i. Home Help: 100% of actual costs incurred up to \$300, Benefit Period: 26 weeks; 14 Day Excess
 - ii. Loss of Income: 85% of salary up to \$500, Benefit Period: 26 weeks; 14 Day Excess
 - iii. Student help: 100% of actual costs incurred up to \$300, Benefit Period: 26 weeks; 7 Day Excess
 - Non-Medicare Medical Expenses; 85% of the actual cost up to a maximum of \$2,500, Excess \$50
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Category 2:

The Benefits provided in this Policy shall be restricted as follows and will only be payable when:

- c) The requirements of the Policy are satisfied for a payment to be made to an Insured person; and
- d) That Insured person is:
 - iii. Current financial member of the AQHA including voluntary workers, judges and officials of the AQHA
 - iv. Whilst participating in a sanctioned event of the AQHA;
 - v. Whilst acting as an official for a sanctioned event of the AQHA;
 - vi. Whilst travelling to or from the authorised activities of the AQHA;
 - vii. For non-paid insured persons, whilst undertaking tasks at the direction of, and under the auspice of, the AQHA during the policy period.

Summary of Benefits:

- Death and Capital Benefits \$50,000 (For persons aged under 18 years of age and over 70 years of age the Accidental Death Benefit, Event 1 only, is reduced to \$25,000)
- Fractured bones up to \$2,500
- Weekly Injury Benefit:
 - iv. Home Help: 100% of actual costs incurred up to \$300, Benefit Period: 26 weeks; 7 Day Excess
 - v. Loss of Income: 85% of salary up to \$500, Benefit Period: 52 weeks; 14 Day Excess
 - vi. Student help: 100% of actual costs incurred up to \$300, Benefit Period: 26 weeks; 7 Day Excess
- Non-Medicare Medical Expenses; 85% of the actual cost up to a maximum of \$5,000, Excess \$50