

SUMMARY OF INSURANCE FOR HARNESS RACING AUSTRALIA DRIVERS AND TRAINERS

INSURANCE PROGRAM
2026/2027



INTRODUCTION

V-Insurance Group is the insurance broker for Harness Racing Australia (HRA), and has worked with HRA to design this insurance program for all affiliated State Controlling Bodies (except Harness Racing NSW and Harness Racing Victoria) including all registered Drivers and Trainers. This insurance cover applies when Drivers and Trainers are involved in activities that are sanctioned by HRA. These activities include official events, training, competition, committee meetings, fundraising activities and travel to and from these activities.

WHO IS INSURED?

This program covers Drivers and Trainers who are members of Harness Racing Australia or an affiliated State (except Harness Racing NSW & Harness Racing Victoria)

WHAT ARE COVERED?

This program incorporates insurance policies;

1. Public Liability & Professional Indemnity
2. Personal Accident

PUBLIC & PRODUCTS LIABILITY INSURANCE

Scope of Cover

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world (excluding USA and Canada).

Limit of Liability

The cover provided is up to a maximum of \$30,000,000.

Excess

1. \$10,000 for drivers and trainers and \$25,000 for HRA and states each occurrence other than
2. \$25,000 each occurrence (costs inclusive) in respect of Care, Custody & Control including injury/death/damage to horses during training, racing or under Care, Custody & Control of the insured.

Payment of the excess is the responsibility of the defending party and will not be paid by HRA or your State Body unless otherwise agreed.

PROFESSIONAL INDEMNITY INSURANCE

Scope of Cover

This policy provides indemnity to a trainer and officials if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.

Limit of Liability

The cover provided is up to a maximum of \$10,000,00

Excess

1. \$10,000 for drivers and trainers and \$25,000 for HRA and states each occurrence other than
2. \$25,000 each occurrence (costs inclusive) in respect of Care, Custody & Control including injury/death/damage to horses during training, racing or under Care, Custody & Control of the insured.

Payment of the excess is the responsibility of the defending party and will not be paid by HRA or your State Body unless otherwise agreed.

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Address Level 17, 123 Pitt Street, NSW 2000 Sydney
Email sports@vinsurancegroup.com

www.vinsurancegroup.com/hra



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PERSONAL ACCIDENT INSURANCE

Scope of Cover

Coverage applies to Drivers and Trainers whilst participating in any recognised and sanctioned activity directly associated with the sport of harness racing, including necessary travel to and from such activities.

This section provides cover for members aged up to 85 years of age. Coverage limitations apply for the under 18 and over 75 year olds.

Benefits

The main benefits under the Personal Accident Policy as listed below:

1. Death & Permanent Injuries

A lump sum benefit is payable in the event of a Death or a Permanent Disability. The Scale of benefits is defined in the policy. The maximum benefit payable is \$250,000.

2. Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

Note: Only NON-MEDICARE items are claimable (i.e. the "Medicare gap" is not claimable due to government legislation).

The most common "Non-Medicare" expenses include:

- Private Hospital Bed & Theatre Fees
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

Medical expenses that are covered by Medicare (ie. not covered by this sports injury policy) include:

- Doctor's Fees
- Anaesthetist's Fees
- Surgeon's Fees
- X-ray

Benefit

Reimbursement up to 100% of Non-Medicare medical costs, up to a maximum of \$10,000 per injury.

Excess

Nil

Conditions

- If a member belongs to a private health fund, they must claim from that fund first.
- Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

3) Loss of Income

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

Benefit

85% of your combined income (ie: Harness Racing and non Harness Racing Income) up to a maximum of \$1,000 per week, whichever is the lesser.

Excess

There is no benefit claimable for the first 7 days that you are away from work as a result of injury. There is no excess applicable for loss of income claims relating to concussion.

Additional expenses

Cover for additional expenses incurred due to an injury such as additional costs to have someone train your horse, drive your horse or maintain your horse. Limited to a maximum reimbursement of \$1,000 per claim.

Benefit Period

104 weeks from the date of injury for Harness Racing income.
52 weeks from the date of injury for non Harness Racing income.

4) Student Help Weekly Benefit

Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to \$500 per week to assist the full time student.

Excess

There is no benefit claimable for the first 7 days that you are away from your place of learning as a result of injury.

Benefit Period

52 weeks from the date of injury.



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Other Benefits available but not listed include;

- Home Modification Benefit
- Funeral Expense Benefit
- Parental Assistance Benefit
- Domestic Home Help - Non Income Earners
- Broken Bones
- Counselling Support Benefit
- Damaged Clothing and Helmet - \$3,000 - If a Driver or Trainer suffers damage to sporting clothing, whilst participating in training activities or competing in Sanctioned Activities the insurer will pay the costs incurred up to \$3,000 for replacement of the items

Further details relating to the above benefits as well as the policy conditions are contained in the Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the wording, please contact HRA or V-Insurance Group.

OTHER OPTIONAL INSURANCE AVAILABLE

- Property Insurance
- Cyber Insurance
- Management Liability
- Motor Vehicle/ Trailer (horse float)
- Travel Insurance - If you are looking for a comprehensive travel policy that will cover many sporting activities, please go to www.vtravelinsurance.com to obtain a quote and effect cover

HOW TO MAKE A CLAIM

PERSONAL ACCIDENT

A claim form will need to be completed and submitted as soon as possible, you can download this claim form by visiting www.vinsurancegroup.com/HRA

- Once you have completed your claim form and attached all original receipts (unless retained by your health fund), send the documentation to V-Insurance Group.

PROFESSIONAL INDEMNITY & PUBLIC LIABILITY

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on ph: +61 2 8599 8660 or 1300 172 321.



ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group Pty Ltd;

Level 17 Angel Place, 123 Pitt Street, SYDNEY NSW 2000

Phone: +61 (2) 8599 8660 or 1300 172 321

Email: sports@vinsurancegroup.com

www.vinsurancegroup.com

LEGAL NOTES

- 1) This summary of cover provides factual information about the HRA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting HRA or visiting www.vinsurancegroup.com/HRA.
- 2) This insurance program commenced on 1 September 2026 and expires on 1 September 2027.
- 3) V-Insurance has arranged the Personal Accident insurance program on a group basis without taking into account individual circumstances. This policy covers Territories (except NSW and Victoria), who through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover of a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to this Personal Accident insurance all members are encouraged to consider taking out Private Health insurance, Income Protection Insurance and Life insurance if their individual circumstances require it.
- 4) HRA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.

Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is a corporate authorised representative of MGA Insurance Brokers Pty Ltd (MGA) ABN 29 008 096 277, AFSL: 244601



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