



EQUESTRIAN  
QUEENSLAND

## MEMBER BENEFITS



UNITING EQUESTRIAN  
SPORTS IN QUEENSLAND

[www.qld.equestrian.org.au](http://www.qld.equestrian.org.au)

## Members Benefits

### Member Personal Accident Insurance Program

As a member of Equestrian Queensland you are automatically covered by our Personal Accident Insurance Policy whilst engaged in non-income earning equestrian activities. This alone is justification for membership – but make sure you read on for all the other benefits of being part of the Equestrian Queensland Team.

#### What is covered under the Personal Accident policy?

Personal Accident insurance covers members, coaches, officials and volunteers for an accident or injury sustained whilst participating in an EA endorsed activity, subject to the terms and conditions of the policy.

Members are deemed to be covered once registration fees are paid to Equestrian Queensland. The following outlines the coverage details:

**Permanent injury or death** - lump Sum payments (capital benefits) - maximum sum insured is \$60,000, or \$25,000 if under 18 years old.

There are percentages payable for various levels of disability for example;

Permanent Quadriplegia or Paraplegia	100%
Permanent Total Loss of sight of one eye	50%
Permanent Total Loss of Use of Hearing	25%
Permanent Total Loss of the use of one arm	35%
Loss of Weekly Income is 85% up to a maximum of \$500	

#### Weekly Benefits

- Income earner:** This section provides a loss of income benefit to insured persons that suffer an injury and are temporarily totally disabled from performing an occupation. The benefit is 85% of your average net weekly income or \$500 per week, whichever is the lesser. No benefit is payable for the first 14 days from injury. The benefit is payable for up to 104 weeks from the date of the injury. Cover is only provided if the Insured Person was engaged full time in their Occupation up to the time of the Bodily Injury.
- Domestic Home Help for Non-income earners:** If an Insured Person who does not earn income suffers Bodily Injury, benefits are payable of up to \$200 per week for authorised domestic help for each week of Temporary Total Disablement. The benefit is payable for up to 26 weeks from the date of the injury.
- Student Allowance - Non-income earner:** If an Insured Person who is a full time student suffers Bodily Injury, benefits are payable of up to \$200 per week for each week of Temporary Total Disablement. The benefit payable is for up to 26 weeks from the date of the injury.

#### Non-Medicare Medical Expenses

The section provides payment of **non-Medicare medical expenses** incurred up to a maximum of \$3,500, after any reimbursement from your Private Health fund. A \$100 excess applies to each and every claim, but no excess is applicable for Private Health Fund members.

Non-Medicare medical expenses are those medical expenses that are not subject to any full or partial Medicare rebate.

#### Out of Pocket Expenses

Reimbursement for reasonable out of pocket expenses incurred as a result of an Injury to an Insured Person up to \$1,000.

#### Overseas Medical Expenses

\$5,000 (maximum) will be paid for the cost of emergency medical treatment of an Insured Person who suffers an injury as a result of an accident whilst outside the territorial limits of Australia.

#### Emergency Transport Costs

Costs up to \$3,000 for emergency transport or other mode of transport of an Insured Person where an ambulance would ordinarily be required.

#### Emergency Accommodation

\$50 per day up to a maximum of \$500 will be paid for one Family Member accompanying an Insured Person and which results in the need for accommodation in a location more than 100kms from their normal place of residence.

For further information regarding insurance please go to the website [www.qld.equestrian.org.au](http://www.qld.equestrian.org.au).

All quoted benefits are current at the time of publication.

## Competition

EQ endorsed competitions are open to all registered members and are conducted to the highest standards. EQ membership entitles you to compete in Official and Associate competitions in:

Carriage Driving  
Dressage  
Eventing  
Jumping

Show Horse  
Vaulting  
Interscholar  
Para-Equestrian



## ***Interschool Competition***

Competition is offered to athletes through the interschool program for junior members currently attending either primary or secondary education. All Olympic disciplines are offered along with Show Horse, Combined Training and Interschool Challenge. Regional, State and National Championships are held each year. Your school must be registered with EQ to be a part of interschool competition.

## ***Competition Licence and Record of Performances***

EQ provides you with a competition licence which allows you to compete on any registered horse in any Equestrian Queensland sport.

All official competition results of you and your horses are officially registered on our database and is available through our website [www.qld.equestrian.org.au](http://www.qld.equestrian.org.au)

## ***Calendar***

Each year EQ develops and distributes a comprehensive calendar for all disciplines. This calendar is available to all athletes and provides details of all EQ endorsed events and programs.

## ***Development Programs***

### ***Ready Set Trot***

Equestrian Queensland, in conjunction with EA, has developed a junior equestrian awareness program called "Ready Set Trot". The program will be launched in late 2012. Ready Set Trot is a program to encourage awareness and participation in the equestrian industry for juniors, regardless of their access or familiarity with horses. This program is designed to provide an option for junior horse lovers to learn about horses through a fun and exciting activity based format. More information can be found at – [www.readysetort.com](http://www.readysetort.com)

### ***General, Regional and Youth Development Program***

Clubs and Sports committees are encouraged to apply for funding from EQ in order to host general, regional and youth development programs throughout the State.

### ***Athletes with a Disability***

EQ, in conjunction with Sporting Wheelies and Department of Communities, has developed an inclusive program for people with a disability. Come-and-try days and competitions provide athletes with a disability with better opportunities to further develop their skills.

## ***Coaching & Officials Education***

Coaching (NCAS) courses are available in General, Dressage, Eventing, Jumping, Carriage Driving and Show Horse. Entry level is Introductory which is aimed at coaches who want to specialise in coaching beginners. Level 3 is the highest standard of accreditation – and is for coaches who work in the high performance areas and/or coach elite athletes. EA NCAS offers an international level of qualification.

Officiating (NOAS) – EA works with the Disciplines to provide pathways for officials including Judging, Course Designing, Stewarding, Swabbing and other officials specific to certain disciplines. EA also liaises with the FEI in regards to international officials.

## ***High Performance & Talent Identification***

Athletes in Development and High Performance Squads, State and National squads have access to elite coaching and sport science resources including sports psychologist and nutritionists.

In addition, the National High Performance Program has developed the National Futures Squad selected from Talent Identification days conducted over the Olympic disciplines - an initiative to identify talented horse and rider combinations in Dressage, Eventing and Jumping, and to provide greater access to the development opportunities within the High Performance Pathways Program.

## ***Registered Member Benefits***

### ***E-News***

Registered members are able to subscribe to the E-News, which is Equestrian Queensland's premier resource for up to the minute Queensland equestrian and competition news and information.

[www.qld.equestrian.org.au](http://www.qld.equestrian.org.au)

The Equestrian Queensland website offers a window to a variety of equestrian information including press releases, rule updates, FEI news, competitions, contact details, insurance information and general articles of interest.

### ***Registration brochure and associated benefits***

All registered members receive their competition licence/membership card as well as a brochure outlining important membership information.

### ***Equestrian Queensland Annual Awards Night***

Everyone is invited to share in a night of fun, honouring the achievements and contributions of Queensland's top athletes, events and volunteers. All information regarding the EQ Awards night can be found via the website [www.qld.equestrian.org.au](http://www.qld.equestrian.org.au)



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The Queensland Government provided \$189,600 to Equestrian Queensland under the Organisational Development Program to get more Queenslanders active through sport and recreation.