



18 June 2021

Dear ANWEL Club affiliate

**Re: FY 2021/22 CLUB INSURANCE REQUIREMENTS**

Clubs are responsible and must organise their own insurances.

Insurance in place for ANWEL and/ or ANWE State Associations does not apply or cover affiliated Clubs.

As a minimum Clubs must have the following insurances in place before they can affiliate or re-affiliate with ANWEL and/ or ANWE State Associations:

1. Public liability insurance for not less than \$20 million
2. Management Liability Insurance covering liability for you Club's Committee members for not less than \$20 million
3. Professional liability insurance for your Club's Committee members for not less than \$20 million
4. Personal Accident Insurance for Committee members, voluntary workers, judges and officials engaged in activities on behalf of your Club.

**PLEASE NOTE:** Personal accident insurance is not provided by ANWEL and/ or ANWE State Associations to riders and competitors at working equitation competitions or training days. If riders/competitors want personal accident insurance, they need to organise it themselves through their own insurers.

A Club can organise the above insurances through the Equestrian Australia (EA) Insurance Program if it wishes. Alternatively, ANWE Clubs can organise these insurances through their insurer of choice.

**Equestrian Australia Insurance Program**

To obtain insurance through the EA Insurance Program your Club needs to follow the following steps:

- Affiliate your Club with your State Equestrian Branch and pay the relevant affiliation fee
- Get a *Certificate of Affiliation* from your EA State Branch.

- Complete the EA application form to be part of the EA Insurance Program and pay the relevant premium. The premium is calculated based on the number of horse activity days and the number of different competitors at those horse activity days for the year. This should give your Club the four required insurances referred to above.
- Obtain confirmation from EA that your insurances are in place or a Certificate of Currency.
- Write to EA National in the form attached (Annexure “A”) and ensure you obtain a letter from EA in the form of Annexure “B” to confirm that cattle events can be run by your Club in accordance with the ANWEL Rule Books.

**PLEASE NOTE:** ANWEL strongly recommends that ALL riders/competitors at all State and or Club competitions, events and training days wear an approved safety helmet described in the ANWEL Rule Books.

If a rider/competitor chooses to wear a soft hat, he/she does so solely at his or her own risk and will be responsible for the consequences of his/her decision.

Yours sincerely,

**ANWEL Board**

**Annexures:**

Annexure A – Template Letter to EA National to Obtain Insurance for Cattle Events.

Annexure B – Example response from EA National confirming insurance cover for cattle.