

FAQ's

Are spectators covered under the PCA insurance?

Spectators who are injured cannot make a claim on the Personal Accident policy.

If a spectator was injured and decided to seek damages from a member or club, alleging their negligence, then the Public Liability policy would respond to protect the member or club being held liable.

Why can't I claim the Medicare gap on this policy?

Unfortunately the Health Insurance Act 1973 prohibits insurers by law from providing cover where an insured person is eligible for benefits under Medicare or private health insurance laws or regulations in Australia.

126 Prohibition of certain medical insurance

(1) A person shall not make a contract of insurance with another person that contains a provision purporting to make the first mentioned person liable to make a payment in the event of the incurring by the other person of a liability to pay medical expenses in respect of the rendering in Australia of a professional service for which Medicare benefit is, or but for subsection 18(4) would be, payable.

Medical expenses for which there is no benefit payable by Medicare are still claimable. These include Ambulance, Physio, Private Hospital Accommodation and Dental amongst others.

I earn more than \$700 per week. How can I get covered for my full weekly salary?

The PCA insurance Scheme benefits are not designed to be comprehensive for all members under the program. It is strongly recommended that you consider the benefits in line with your current circumstances.

You are able to claim on multiple policies if one policy's benefit leaves you with a shortfall. For example, if your PCA policy leaves you short for your Non-Medicare Medical expenses you can claim the shortfall on EA's policy.

Additional Insurance is also available for through Gow-Gates for Capital, Non-Medicare Medical and Loss of Income benefits, which can provide cover for injuries that occur participating in equestrian activities and in your day to day life.

I work part time, am I entitled to Loss of Wage cover?

Under the Personal Accident Injury policy, you can claim for Loss of Wages if you work part time, provided you can demonstrate consistent earnings over the 12 months prior to the injury. Whether you work full or part time the injury must render you temporarily incapable of engaging in any part of your usual occupation.

What if I can go back to work part time, but end up having a shortfall in my weekly pay as a result?

If you are able to engage in part of your usual occupation then you should go back. Providing you have medical sign off your insurers will reimburse up to the limit of benefit for the shortfall. If you are able to go back for partial duties, but you choose not to, then your benefit will be restricted.

Our local council has asked to be included as an Insured party under our Liability insurance, can this be done?

Although the Council cannot be noted as a named Insured on the Policy they are automatically indemnified as Landowners under the policy. It can be arranged to note the interest of the Council as property owners on Certificates of Currency to provide cover for their vicarious liability for your use of their grounds, if they wish.

Do riders need to be registered with a PCA affiliated club to be covered for personal injury?

Yes. There is no cover for Day Participants, Open Competition Riders or Spectators.

Does my Pony Club Liability insurance cover me for my income earning activities as I run an agistment property?

No. The Pony Club insurance provides Public Liability cover for your non-income earning activities only. This program does not extend to cover any income earning activities that you may be engaged in, such as agistment, breaking/training horses, leasing out floats, etc. Gow-Gates are able to arrange an additional insurance policy tailored to these individual needs, please contact the office for more information.

Can I claim for a new helmet as it was damaged in a fall?

No. Under the Personal Accident policy you are covered for up to \$500 of reasonable and necessary incurred expenses for equestrian-related clothing (including riding boots and helmets) damaged as a result of the necessary removal of such clothing for the purpose of providing necessary medical attention following a bodily injury.

So, if your helmet is cut off in order to treat you, you will be able to claim up to \$500 for that. If it is damaged on impact and you have to replace it, it is not covered.

Insurers will need evidence of the damage (photos) and a report from the paramedic / medical officer confirming they have to remove the helmet / clothing in order to necessarily treat you.