

N 93093

32 Morrison St.

Redcliffe, W.A. 6104

FILE No:	11-9-07
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MARL:	

The General Manager
Adjudication Branch
A.C.C.C.

P.O. Box 1199
Dickson A.C.T. 2602

Dear Sir,

Aged 72 I am a retired Stud Manager - Horse Trainer and train one horse as a hobby.

Was senior vice-president and life member of the W.A. Racing Trainers Ass. from 1970 to 1982.

During the 70's our committee saw fit to ask the Western Australian Turf Club to make Workers Comp. and Public Liability Insurance a condition of annual licensing. This request was granted.

Workers Comp:

The new controlling body R.W.W.A. last year decided that Workers Comp. was no longer compulsory and advised trainers it was their responsibility to maintain the policy if they employ anyone at any time.

Some trainers have been less than honest with their declarations of staff numbers resulting in low premiums being paid. Subsequently the honest people have been faced with large costs.

W.A. being a large state, caters for quite a number of outlying areas where most trainers are hobbyists, have one or two horses and do not employ staff. Even in the Metro area there is an abundance of people like myself who do not employ staff. If there are any changes these small trainers need to be thought of financially

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A grey area exists if they occasionally ask a strapper to lead their horse in the mounting yard or pay a track rider other than a jockey to ride a horse in exercise. Liability could occur in the case of an accident, A.G. receive a kick or be dislodged.

Public liability:

Please find enclosed copy of previous R.W.W.A Public liability Insurance.

R.W.W.A recently introduced a new scheme whereby all trainers paid a base fee of approximately \$200 followed by a payment of \$1.80 for each horse started in a race. This system seems very fair to me and cannot be rooted.

Workers Comp:

I believe N. S. Wales have introduced a system similar to the above. R.W.W.A's application is fully supported.

If any further assistance is required please advise.

Yours Faithfully
P. G. Rock.

2. THOROUGHBRED TRAINERS PUBLIC LIABILITY INSURANCE NOTICE

COMPULSORY PUBLIC LIABILITY INSURANCE

It is a Racing and Wagering Western Australia (RWVA) requirement that all licensed trainers in Western Australia must have a public liability insurance policy.

The general purpose of public liability insurance is to provide protection for trainers against liability arising from injury to a third party (or damage to a third party's property) which was caused by the negligence of the trainer.

For the benefit of trainers, RWVA has arranged the insurance cover within a national scheme arranged by the Australian Trainers' Association (ATA) and Jardine Lloyd Thompson Pty Ltd in Melbourne.

The cover for every trainer who joins is \$10 million. However, care, custody and control exposure such as claims made by owners for horses in the trainers' care, custody and control is limited to \$5 million.

In addition, there is now professional indemnity cover provided for liability arising from errors or omissions resulting from the carrying out by the trainer of his/her professional duties. Previously Western Australian trainers were not covered for professional indemnity as part of the national policy.

Cover also extends to include some activities incidental to training such as agistment and breeding (excluding service) in some circumstances. For complete policy details contact Jardine Lloyd Thompson Pty Ltd (Perth Office).

The minimum amount of cover RWVA requires to be taken out is \$10 million. This amount is the minimum required but we are not suggesting that this is an adequate sum. Each individual trainer can only decide the amount of cover that is considered adequate. Should a higher limit be required please contact JLT in Perth for a quote.

A public liability policy can be taken out with any insurance company, but for your convenience there is no need for you to complete a detailed proposal for the cover under the RWVA scheme. Professional indemnity cover is not compulsory if you decide to take out a public liability policy with another insurance company.

We remind you of two important provisions of the policy in regard to any claim made. Firstly, you should **never** admit liability and secondly, you should advise RWVA immediately if a claim is made against you. Failure to comply with these requirements could mean that you would not be covered by the policy.

The RWVA scheme, as with most public liability schemes, does not provide you with cover for claims made against you by any of your relatives who reside with you.

Premiums are based on the maximum number of horses that you have in training during the year at any one time as shown in the "Table of Premiums". To join the RWVA scheme complete the application on the reverse of your licence renewal application.

No other action is necessary and cover is automatically effected once your licence application and Public Liability & Professional Indemnity application have been approved by RWVA for the period covered by your licence.

Notice regarding (GST) – If an input tax credit is to be claimed, this notice and RWVA issued invoice and/or receipt should be kept as a tax invoice, detailing the amount of GST paid.

OLD SCHEME

Private scheme - If you choose to take public liability insurance with another insurance company and do not insure through the RWWA scheme you must attach to your licence renewal application, a Certificate of Currency from the insurance company. Licence renewal applications will not be processed until this insurance requirement is met in full.

RWWA - PUBLIC LIABILITY & PROFESSIONAL INDEMNITY INSURANCE

The RWWA scheme premiums are based on the maximum number of horses trained at any one time during the year.

TABLE OF PREMIUMS

Number of horses	From - 1/08/05	From - 1/11/05	From - 1/02/06	From - 1/05/06
1-2 horses	\$175.32	\$138.07	\$ 100.81	\$50.40
GST @ 10%	\$ 17.53	\$ 13.81	\$ 10.08	\$ 5.04
Stamp Duty @10%	\$ 19.29	\$ 15.18	\$ 11.09	\$ 5.54
Total Premium	\$212.14	\$167.06	\$121.98	\$60.98

3-5 horses	\$276.14	\$238.17	\$158.76	\$79.39
GST @ 10%	\$ 27.61	\$ 23.82	\$ 15.88	\$ 7.94
Stamp Duty @ 10%	\$ 30.38	\$ 26.20	\$ 17.46	\$ 8.73
Total Premium	\$334.13	\$288.19	\$192.10	\$96.06

6-10 horses	\$416.27	\$359.03	\$239.36	\$119.68
GST @ 10%	\$ 41.63	\$ 35.90	\$ 23.94	\$ 11.97
Stamp Duty @ 10%	\$ 45.79	\$ 39.50	\$ 26.32	\$ 13.16
Total Premium	\$503.69	\$434.43	\$289.62	\$144.81

11-25 horses	\$834.61	\$719.85	\$479.92	\$239.95
GST @ 10%	\$ 83.46	\$ 71.98	\$ 47.99	\$ 23.99
Stamp Duty @ 10%	\$ 91.80	\$ 79.18	\$ 52.79	\$ 26.40
Total Premium	\$1009.87	\$871.01	\$580.70	\$290.34

26+ horses	\$ 1238.51	\$1068.22	\$712.16	\$356.07
GST @ 10%	\$ 123.85	\$ 106.82	\$ 71.22	\$ 35.61
Stamp Duty @ 10%	\$ 136.24	\$ 117.50	\$ 78.34	\$ 39.17
Total Premium	\$1498.60	\$1292.54	\$861.72	\$430.85

RWWA scheme premiums are on a pro-rata basis depending on the maximum number of horses in training at any one time during the year and when your licence is granted (E.G. If you train one horse and your licence is granted between 1/8/05 and 31/10/05 the fee would be \$212.14. The fee, if your licence were granted between 1/2/06 and 30/4/06 would be \$121.98).