



## North West Equestrian EXPO Inc

ABN 61 718 613 232

# RISK ASSESSMENT SECTION 1 (OVERVIEW)

### PRE ENTRY REQUIREMENTS (refer to the program for more detail)

- The Team Manager must sign off on the electronic entry for school registration that the Principal or relevant person in that position supports their appointment.
- The Team Manager must sign off electronically in a compulsory field that they have a current Working With Children Check.
- The Team Manager must agree electronically to checking all documentation of riders and confirm that they are entered in the correct grade and that their mount is suitable for those events entered. Team manager must sign to accept that they will work with riders in their care to ensure that equipment is safe and that rider/horse combinations are suitable to compete in nominated events.
- After the close of entries the Team Manager will have a full list of riders and their entries and must electronically confirm the entry details and ages and attendance of the rider at their school.
- A list of Team Manager's responsibilities are clearly set out in the program. Qualified officials at the event will be available to assist (on request) Team Managers.
- The Waiver must be signed electronically by the competitor and guardian when submitting the entry form.

### Eventing / Showjumping / Combined Training

- In these Graded Events, riders must provide their Team Manager with the proof of grade and then the Team Manager must sign off when entries have closed that they have seen this information. This can take the form of:
  1. A Pony Club Grading Card signed by their Club senior instructor and Zone instructor confirming the Horse and Rider are of that grade.
  2. A letter from a qualified Instructor confirming they can compete at the nominated grade.
  3. If there is a change of mount a new Card/ Letter is required.
- All riders entered in the Eventing EvA95cm and above will have their entries forwarded to Eventing NSW to check that they are qualified to compete at this level within the Eventing NSW rules.

### COMMUNICATION

- The Event Coordinator and/or Committee members will be available at the main office during the event.

- A meeting of Team Managers with Head Stewards is held at the Bowling Club Auditorium at 5.30pm on Friday night. This provides an opportunity for Team Managers to clarify issues relating to the Event.
- An information pack including programs for each rider is provided. This includes all contact details needed for the Event. Team Managers are provided with a lanyard with hospital/vet details.
- The PA system covers the Showground and messages are relayed to the Racecourse PA as required.
- Noticeboards displaying all results and other information are on display in the main Pavilion.
- Updates are made regularly on the website.

## MEDICAL

### Competitors

- The local VRA provides medical teams and vehicular access to all parts of the grounds and Cross Country Course. All medical teams have 2 way communications and mobile contact details for HS's and Crisis Management Team (CMT). Head Stewards also have 2 way communication.
- VRA will be on site at all times during competition.
- A Doctor will be on the grounds during the event.
- The Hospital will be notified of the event as will local doctors surgeries.
- All riders must wear a Medical Armband with their Team Manager and Parent contact details.
- First Aid Kits available at both Offices.
- Accident report forms are filled out for each accident and filed at the office.
- **Riders who have any fall during the Event must be checked by a VRA medical officer and cleared before continuing to ride.**

### Horses

- Emergency veterinarian available on site at all times
- Contact details for local veterinarians in program.
- In the case of a serious injury to a horse, procedures will be followed in accordance with Rule 20 of program.

## SAFETY OFFICER

Duties include:

- Inspection of the site prior to the Event to identify potential hazards.
- Notify relevant bodies (i.e. Showground Trust and Jockey Club) so that necessary work can be carried out to address these issues.
- Work with Head Stewards to ensure all equipment is checked and maintained.
- Work with ground managers to ensure signage is displayed in horse free, camping and parking areas.
- Ensure that all campers are notified of their obligations regarding open fires and power cord tagging and follow up any issues.

## ELECTRICAL TAGGING

- All electrical leads must have a current tag.
- No leads on road crossings.
- All leads to be covered by rubber matting.

## HEAD STEWARDS AND DUTIES

- The Committee appoints Head Stewards to run each of the 12 disciplines.
- The Head Stewards (HS) have qualifications in their field and many years' experience in their fields. They each appoint a Technical Delegate (TD) from the equestrian organization associated with that discipline to oversee the safety of the event.
- Their duties include the induction of judges, officials and volunteers who assist with the running of the event.

DISCIPLINE/ PARENT BODY	HEAD STEWARD	QUALIFICATIONS	TECHNICAL DELEGATE	QUALIFICATIONS
EVENTING (ODE)	Richard Blackman	Course designer and TD with Eventing NSW	Darryl Burgess	FEI International Course Designer and Accredited TD Eventing NSW
SHOW JUMPING	Duncan Graham	Pony Club Instructor	John Vallance	National Course Designer and Judge
DRESSAGE	Lucy Evans	Level 1 NCAS instructor. Pony Club Instructor	Winks Armstrong	NSW Level D accredited dressage judge
DRESSAGE (ODE)	Shaen Blackman	20 years + as dressage steward. Member Equestrian Australia	Winks Armstrong	NSW Level D accredited dressage judge
HACKING	Lisa Moody	Member Show Horse Council NSW  Senior Instructor Coonabarabran Pony Club	The most senior judge on the day.  TBA	The senior judge accredited on the show horse Council Panel

COMBINED TRAINING	Sophie King Rosemary Nankivell	Pony Club Instructor	Winks Armstrong Dressage  John Vallance Showjumping	Level D accredited judge  National course designer and judge
SPORTING	Ian Clifton	10 years + in this position	Paula Hocking	Pony Club Instructor
TEAM BARREL	James Forbes	10 years + in this position	TBA	TD Barrel Racing Australia Official
POLOCROSSE	Kylie Deshon	Level 2 Coach NSW Polocrosse  Level 1 Pony Club Instructor	TBA	
TEAM PENNING	Sue McGoldrick	Pony Club instructor and examiner	TBA	TD accredited judge from Team Penning Australia
WORKING HORSE CHALLENGE	Ren Letts	Pony Club Instructor	Ren Letts	Senior Pony Club Instructor
WARRUMBUNGLE WAY	Michael Doolan	Experienced stockman	TBA	TD accredited official with Stockmans Challenge Australia Inc.
TEAM HUNT	Duncan Graham	Pony Club Instructor	John Valance	National Course Designer and Judge
EXPO GYMKHANA	Jenny Smith	Pony Club Instructor	TBA	

## HEAD STEWARD'S SAFETY CHECKS

- Head Stewards (HS) and Technical Delegates (TD) can at any time stand down a rider if deemed to be riding in an unsafe manner or if gear is not suitable or unsafe.
- Prior to the event, checks all equipment to be used to ensure it is in good safe condition and complying with governing body requirements.
- Head Stewards have a wet weather plan for modifying or cancelling events in the case of adverse weather.
- Prior to Team events, Polocrosse, Warrumbungle Way and Horseball, riders are given a safety briefing by TD or HS.
- The Dressage judge in the first phase of the eventing will mark any rider deemed unsafe with a note for the TD to inspect prior to progressing to the next phase. A decision will be made by the HS on the advice of the TD as to the progress or otherwise of that rider.
- Any rider who cannot jump the practice fence safely in the showjumping phase of Eventing will not be permitted to proceed to competition.
- Any rider in EvA60 Eventing who is eliminated in the showjumping phase or deemed unsafe by the judge will not be allowed to proceed to the cross country phase.
- All Jump judges on Cross Country course are provided with 2 way communication.
- There is a comprehensive briefing of all cross country jump stewards, officials and medics each morning outlining procedure in case of a fall, correct use of 2 way and how to obtain back up support if needed.

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<p><i>Name of the Event (Discipline):</i> EVENTING CROSS COUNTRY</p> <p><i>Name of the Head Steward:</i> Richard Blackman</p> <p><i>Rules:</i> Eventing NSW and NSW Pony Club</p> <p><i>Risk assessment focus:</i> Safety and welfare of horses &amp; riders at EXPO</p>						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Cross Country Course. Situated between RC and SG	Cross Country Course.	Regular maintenance of the jumps and footing surrounding jumps.	6	<ul style="list-style-type: none"> <li>Prior to the event the course is inspected by a qualified TD and measured to make sure all jumps are at regulation heights.</li> </ul>	TD	Day before event
Cross Country Course. Situated between RC and SG	Injury to spectators.	Spectators are behind bunting barriers.	6	<ul style="list-style-type: none"> <li>Spectators supervised by experienced jump judges at jumps and not allowed on the tracks where riders are competing. Jump judges clearly identified by hi-viz vests with "expo official" printed</li> </ul>	HS / TD	Immediate
Cross Country Course. Situated between RC and SG	Rider entered in unsuitable grade	Team Managers sign off on the riders ability to compete at the level entered	5	<ul style="list-style-type: none"> <li>Riders must provide proof of grade at the time of entry. Riders grades are rechecked with EA data base prior to draw finalized and qualified marshal is at the start to check riders can safely jump practice fence prior to starting in the competition.</li> </ul>	HS / TD	Immediate
Cross Country Course. Situated between RC and SG	Fall of rider	Advanced paramedic in attendance and doctor and nurse all with 4x4 wheel drive vehicles.	4	<ul style="list-style-type: none"> <li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li> </ul>	TD & Advanced paramedic & Doctor	Immediate
Cross Country Course. Situated between RC and SG	Injury to horse	HS to contact vet	3	<ul style="list-style-type: none"> <li>Vet on site at all times with horse ambulance and back up local vet practice on standby for emergency.</li> </ul>	HS / TD	Immediate
Cross Country Course. Situated between RC and SG	Crossing of public road	Road Closed sign. Compliance with Warrumbungle Shire conditions.	4	<ul style="list-style-type: none"> <li>Control Steward stationed at the Road Crossing.</li> <li>Sand put on the surface of the road.</li> </ul>	HS / TD	Immediate

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Show Jumping Arena	Horse /rider unsuitable for level entered	Failure to satisfactorily complete the showjumping phase	5	<ul style="list-style-type: none"> <li>Rider not permitted to proceed to Cross Country phase</li> </ul>	HS / TD	immediate
Cross Country Marshalling Area	Unsuitable equipment for Cross Country phase	Gear checkers call team manager to rectify the problem	6	<ul style="list-style-type: none"> <li>Satisfactory solution to issue otherwise rider not permitted to proceed. Riders must wear medical armbands and back protectors</li> </ul>	HS/TD	Immediate
Cross Country Course	Rider/Horse accumulating faults on course	Jump judge notify the TD	4	<ul style="list-style-type: none"> <li>4 fault rule applies. TD to advise stewards to stop rider/horse after 4 faults accumulated.</li> <li>Rider withdraw from competition at the direction of jump judge and walk home, lead horse home.</li> </ul>	TD	Immediate
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<p><i>Name of the Event (Discipline):</i> SHOWJUMPING</p> <p><i>Name of the Head Steward:</i> Duncan Graham</p> <p><i>Rules:</i> Eventing NSW and NSW Pony Club</p> <p><i>Risk assessment focus:</i> Safety and welfare of horses &amp; riders at EXPO</p>						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Coonabarabran Showground and Coonabarabran Racecourse	Riders falling from horse	Grading and experience monitored at time of entry. Steward on practice fence to stop riders unable to jump safely from entering competition	4	<ul style="list-style-type: none"> <li>Advanced paramedic, doctor and nurse on site to provide first aid (immediate response)</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground and Coonabarabran Racecourse	Horse falling	Renewal of surface. Professional Course Designer	5	<ul style="list-style-type: none"> <li>Ongoing surface maintenance, horse suitability checked at time of entry by team manager confirmed by suitable qualifications.</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground and Coonabarabran Racecourse	Injury to spectator	No spectator in competition area	5	<ul style="list-style-type: none"> <li>Experienced stewards marshal riders and keep spectators in designated areas. Stewards clearly identified by hi-viz vests</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground and Coonabarabran Racecourse	Injury to horse or rider from jumps.	Use of breakaway cups, soft number markers, light rails and backstands	5	<ul style="list-style-type: none"> <li>Constant upgrading of equipment in consultation with professionals in the field. All equipment inspected prior to the event by Head Steward and TD</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground and Coonabarabran Racecourse	Injury to riders in the warm up area.	Supervision by experienced stewards.	4	<ul style="list-style-type: none"> <li>Limiting numbers of riders in the area</li> </ul>	TD & Advanced paramedic	Immediate
All showjumping areas	Fall of rider	Advanced paramedic, Doctor and Nurse in attendance.	4	<ul style="list-style-type: none"> <li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li> </ul>	TD & Advanced paramedic	Immediate
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						



## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<p><i>Name of the Event (Discipline):</i> TEAM BARREL, SPORTING</p> <p><i>Name of the Head Steward:</i> Ian Clifton, James Forbes</p> <p><i>Rules:</i> Expo and NSW Pony Club</p> <p><i>Risk assessment focus:</i> Safety and welfare of horses &amp; riders at EXPO</p>						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Showground Coonabarabran	Injury to rider	Drums - no sharp edges light design as per Barrel Racing Australia requirements	4	<ul style="list-style-type: none"> <li>Advanced paramedic on site to provide first aid.</li> </ul>	TD & Advanced paramedic	Immediate
Showground Coonabarabran	Fall of horse/injury to horse	Ground prepared reducing the risk of a fall.	4	<ul style="list-style-type: none"> <li>Surface inspected by HS and TD prior to the event.</li> <li>Vet on site at all times.</li> </ul>	TD & Advanced paramedic	Immediate
Showground Coonabarabran	Injury to riders when being marshalled	Experienced stewards used to control marshalling area.	4	<ul style="list-style-type: none"> <li>Advanced paramedic, Doctor and nurse on site to provide first aid</li> </ul>	TD & Advanced paramedic	Immediate
Showground Coonabarabran	Injury to spectators	Spectators excluded from the competition area	5	<ul style="list-style-type: none"> <li>No spectators in competition area.</li> <li>Experienced marshalls and stewards with experience in running these events all officials wear hi-viz vests.</li> </ul>	TD & Advanced paramedic	Immediate
Showground Coonabarabran	Fall of rider	Advanced paramedic, Doctor and Nurse in attendance.	4	<ul style="list-style-type: none"> <li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li> </ul>	TD & Advanced paramedic	Immediate
<p><b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.</p>						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<p><i>Name of the Event (Discipline):</i> POLOCROSSE</p> <p><i>Name of the Head Steward:</i> Kylie Deshon</p> <p><i>Rules:</i> NSW Polocrosse Association</p> <p><i>Risk assessment focus:</i> Safety and welfare of horses &amp; riders at EXPO - All umpires/stewards/judges experienced polocrosse officials</p>						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Polocrosse Main Arena	Goal Umpires being run over by a horse	Goal Umpires wear high viz vests	4	<ul style="list-style-type: none"> <li>Hi-viz vests for goal umpires and ensure that there are no spectators or parents in the main arena during play</li> </ul>	K Deshon Goal Umpires	At the start of the games
Polocrosse Main Arena	Injury to horses	All horses to have bellboots, bandages and breastplate.	5	<ul style="list-style-type: none"> <li>As per current controls ie. Gear stewards to check gear before play. Vet on site at all times with horse ambulance</li> </ul>	Gear Stewards	At the start of games
Polocrosse Main Arena	Injury to players	Players to wear approved helmets, and be graded according to ability	4	<ul style="list-style-type: none"> <li>As above, and Head Steward to try to place players in the correct division, grade according to ability as per information supplied by team managers</li> <li>Advanced paramedic, Doctor and Nurse on site at all times</li> </ul>	Gear Stewards, K. Deshon	At the start of games and prior to Expo.
Polocrosse Main Arena	Injury to Umpires	Umpires mounted appropriately, wearing ump jackets.	5	<ul style="list-style-type: none"> <li>As per current controls</li> <li>Advanced paramedic, Doctor and Nurse on site at all times</li> </ul>	K. Deshon; Umpires	As above
All polocrosse areas	Fall of rider	Advanced paramedic, Doctor and Nurse in attendance.	4	<ul style="list-style-type: none"> <li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li> </ul>	TD & Advanced paramedic	Immediate
<p><b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.</p>						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<p><i>Name of the Event (Discipline):</i> TEAM PENNING</p> <p><i>Name of the Head Steward:</i> Sue McGoldrick</p> <p><i>Rules:</i> Team Penning Australia guidelines</p> <p><i>Risk assessment focus:</i> Safety and welfare of horses &amp; riders at EXPO</p>						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Coonabarabran Showground	Spectator kicked or knocked over by a cow	Cattle are not in contact with spectators.	3	<ul style="list-style-type: none"> <li>All cattle yard panels are compliant with Australian specifications</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground	Competitor on unsuitable horse	Team Managers to sign off on the experience level of each rider	5	<ul style="list-style-type: none"> <li>Head Marshall will asses horses in the enclosed marshalling arena and shall have the child dismount and withdrawn from the event</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground	Injury during erection and dismantling of yards	Erection and dismantling of yards by volunteers and stewards	5	<ul style="list-style-type: none"> <li>All OH&amp;S procedures in place panels do not weigh more than 40kg</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground	Cattle Trucking	Stress loss and sickness to cattle	5	<ul style="list-style-type: none"> <li>All cattle transported by experienced Stock Transport Businesses. On site vet to check cattle are suited for the event.</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground	Cattle Handling in yards	Cattle getting loose from yards stress sickness	6	<ul style="list-style-type: none"> <li>Experienced stewards, water for cattle, and well constructed yards. Vet on site</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground	Cattle loading and unloading	Risk or injury to cattle and persons	5	<ul style="list-style-type: none"> <li>Secure loading and unloading facilities a designated laneway for trucks delivering cattle</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground	Rider entering event without suitable experience	Team Managers to sign off on the experience level of each rider	5	<ul style="list-style-type: none"> <li>Those riders without any experience will not be able to compete.</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground	Un suitable cattle	Cattle used are suitable for team penning	4	<ul style="list-style-type: none"> <li>Cattle will be sourced from breeders who have experience in working with stock and junior riders</li> <li>On site vet to inspect cattle for temperament</li> </ul>	TD & Advanced paramedic	Immediate

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Coonabarabran Showground	Fall of rider	Advanced paramedic, Doctor and Nurse in attendance.	4	<ul style="list-style-type: none"><li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li></ul>	TD & Advanced paramedic	Immediate
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
Name of the Event (Discipline):		WORKING HORSE CHALLENGE				
Name of the Head Steward::		Ren Letts				
Risk assessment focus:		Safety and welfare of horses & riders at EXPO				
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Masters Park	Fall of rider	Advanced paramedic, Doctor and nurse on site	3	<ul style="list-style-type: none"> <li>All riders are in view of HS during event</li> <li>Event is run in accordance with Australian Stock Horse Society (ASHS) guidelines</li> <li>All competitors in view of HS during event</li> <li>Event overseen by qualified Pony Club Association of NSW (PCANSW) Instructor</li> </ul>	HS and TD	Immediate
Masters Park	RIDER Equipment does not meet standards as per Expo guidelines outlined in Programme	Expo Committee guidelines as outlined in Programme	3	<ul style="list-style-type: none"> <li>TM are advised to gear check their team member's equipment to ensure compliance with guidelines</li> <li>Suitable equipment, ie stock whips, are available to competitor upon request</li> </ul>	HS & TM	Immediate
Masters Park	RIDER display poor horse control	Team Manager (TM) endorsement of horse/rider combination	4	<ul style="list-style-type: none"> <li>Elimination (Qualifier) process to assess horse control in designated area</li> <li>Judge can remove rider at anytime during event if deemed to be unsafe</li> </ul>	HS & Qualifier judge	Immediate
Masters Park	HORSE Injury during event	Vet on site during event. TM endorsement of horse/rider combination	4	<ul style="list-style-type: none"> <li>HS walks course prior to event to identify current conditions and hazards and address where possible</li> <li>Horse ambulance available</li> </ul>	HS & CMT	Immediate
Masters Park	Damage to Rider's Equipment During Event	TM responsible for assessment of suitability and safety standards of team's gear and equipment	5	<ul style="list-style-type: none"> <li>Rider halted by Official</li> <li>TM responsible for replacement of riders gear before rider permitted to continue</li> </ul>	HS & TM	Immediate
Masters Park	Damage to Course Equipment During Event eg gates	Gates owned, designed and maintained by Expo and inspected prior to event for suitability for event	3	<ul style="list-style-type: none"> <li>Event is run in accordance with ASHS guidelines</li> <li>HS walks course prior to event to identify current conditions and hazards and address where possible</li> <li>Repairs &amp; Maintenance equipment on site</li> </ul>	HS & Judge Expo Comm rep	Immediate

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Masters Park	Extreme Weather Conditions	See wet weather procedures	5	<ul style="list-style-type: none"> <li>HS to liaise with TD for ruling</li> <li>TM responsible for ensuring Team Members are suitably attired and appropriate protective equipment eg wet weather protection or sunscreen</li> </ul>	HS & TD	Immediate
Masters Park	Fall of rider	Advanced paramedic, Doctor and Nurse in attendance.	4	<ul style="list-style-type: none"> <li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li> </ul>	TD & Advanced paramedic	Immediate
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<i>Name of the Event (Discipline):</i> HACKING <i>Name of the Head Steward:</i> Lisa Moody <i>Rules:</i> General Guidelines of the NSW Hack Council <i>Risk assessment focus:</i> Safety and welfare of horses & riders at EXPO						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Coonabarabran racecourse	Unsafe gear	Team Manager & parents/carers responsibility	3	<ul style="list-style-type: none"> <li>Competitor not permitted to take part in competition until gear replaced with appropriate equipment.</li> </ul>	marshals	Immediate
Coonabarabran racecourse	Unsafe horse	Team Manager & parents/carers responsibility	4	<ul style="list-style-type: none"> <li>Competitor will be requested to dismount and lead the horse from the competition area.</li> </ul>	HS & TD	Immediate
Coonabarabran racecourse	Horses kicking, running away, biting	Effective marshalling, team managers aware of possible hazards	4	<ul style="list-style-type: none"> <li>Team managers to keep children organised &amp; under control, marshalling in &amp; out of the arena &amp; during the class. One entry one exit. Gates manned or shut</li> </ul>	HS & TD	Immediate
Coonabarabran racecourse	Fall of Rider	Advanced paramedic, Doctor and Nurse in attendance	4	<ul style="list-style-type: none"> <li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li> </ul>	TD & Advanced paramedic	Immediate
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<p><i>Name of the Event (Discipline):</i> MONDAY DRESSAGE</p> <p><i>Name of the Head Steward::</i> Lucy Evans</p> <p><i>Risk assessment focus:</i> Safety and welfare of horses &amp; riders at EXPO</p>						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Coonabarabran racecourse (inside/outside track)	Injury to rider/volunteer/marshall/penciller/steward/judge/spectator	Advanced paramedic on site and UHF to call Doctor and Nurse	3	<ul style="list-style-type: none"> <li>Head Steward (HS) to carry mobile phone and UHF for use in case of injury.</li> <li>All riders in both warm up &amp; competition area to be in view of HS</li> <li>Volunteers/marshals/pencillers/stewards/(&amp; judges when out of car) to wear hi-viz vest and to minimize being in warm up area</li> <li>Spectators to be kept out of warm up &amp; competition areas</li> <li>Signs to restrict access to warm-up &amp; competition area</li> <li>TM to ensure riders wear approved gear</li> <li>Incident book &amp; statements of witnesses</li> </ul>	HS & TMs & all volunteers	From warm up
Coonabarabran racecourse (inside/outside track)	Injury to horse	<p>Vet on site during event</p> <p>TMs endorsement of suitability of nominated grade for combination</p>	3	<ul style="list-style-type: none"> <li>Team Manager to ensure horses to be of nominated standard</li> <li>Head Steward (HS) to carry mobile phone and UHF for use in case of injury.</li> <li>All riders in both warm up &amp; competition area to be in view of HS</li> <li>Volunteers/marshals/pencillers/stewards/(&amp; judges when out of car) to wear hi-viz vest and to minimize being in warm up area</li> <li>Spectators to be kept out of warm up &amp; competition areas</li> <li>Signs to restrict access to warm-up &amp; competition area</li> </ul>	<p>TM</p> <p>HS &amp; all volunteers</p>	<p>At nomination</p> <p>From warm up</p>
Coonabarabran racecourse (inside/outside track)	Slippery ground/extreme weather	CMT regulations regarding continuing or halting of event	4	<ul style="list-style-type: none"> <li>HS &amp; TMs to walk warmup area &amp; competition arenas prior to event to assess current conditions &amp; hazards &amp; address where possible</li> <li>HS to liaise with CMT for ruling</li> <li>TMs to ensure riders are suitably attired in protective clothing/sunscreen when necessary</li> </ul>	HS & TMs & CMT	Prior to competition & if conditions deteriorate



## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Coonabarabran racecourse (inside/outside track)	Travel from showground to racecourse via XC course & Reservoir road		2	<ul style="list-style-type: none"> <li>TMs to ensure combination capable of the journey</li> <li>Volunteers in hi-viz at intervals along Reservoir Road</li> <li>Journey to be made in groups where possible</li> <li>A volunteer with UHF to have vision of Reservoir Road</li> </ul>	TM  CMT	Prior to journey  Throughout competition
Coonabarabran racecourse (inside/outside track)	Equipment	EXPO committee guidelines as per programme	2	<ul style="list-style-type: none"> <li>TM to ensure compliance</li> <li>Elimination</li> </ul>	TM HS/judge	
Coonabarabran racecourse (inside/outside track)	Access to inside of racecourse from warmup area	Depends on situation	4	<ul style="list-style-type: none"> <li>Volunteer/Marshall to attend</li> <li>Depends on placement of access which should be directly from warm up area</li> </ul>	Marshall  CMT	Throughout competition  Prior to EXPO
Coonabarabran racecourse (inside/outside track)	Poor horse control	TM endorsement of combination	4	<ul style="list-style-type: none"> <li>Judge can eliminate</li> <li>All riders in both warm up &amp; competition area to be in view of HS</li> <li>Volunteers to report any poor horsemanship</li> </ul>	Judge  HS	competition
Coonabarabra racecourse	Fall of Rider	Advanced paramedic in attendance	4	<ul style="list-style-type: none"> <li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li> </ul>	TD & Advanced paramedic	Immediate
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<i>Name of the Event (Discipline):</i>		WARRUMBUNGLES WAY				
<i>Name of the Head Steward::</i>		Michael Doolan				
<i>Risk assessment focus :</i>		Safety and welfare of riders and horses competing at expo				
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Cross Country Course Coonabarabran Showground	Fall of rider resulting in injury.	Advanced paramedic, Doctor and Nurse in attendance	4	Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again	TD & Advanced paramedic	Immediate
Cross Country Course Coonabarabran Showground	Fall of horse	Course is inspected by officials and competitors prior to competition to eliminate areas that might cause injury to horse	3	Vet on site at all times to treat an injured animal. Advanced paramedic in attendance to cater for rider injury in the event of an accident.	TD & Advanced paramedic	Immediate
Cross Country Course Coonabarabran Showground	Injury to judges/stewards	Judges/Officials wear high vis vests and are at clearly marked locations	3	Advanced paramedic on site in case of injury	TD & Advanced paramedic	Immediate
Cross Country Course Coonabarabran Showground	Injury to spectators	Spectators not allowed in competition areas	4	Advanced paramedic on site in case of injury. Designated spectator areas safe from competitors and horses.	TD & Advanced paramedic	Immediate
Cross Country Course Coonabarabran Showground	Unsuitable or unsafe horse for the event	Team Managers to sign off on riders capability to complete listed tasks	3	Experienced mounted stewards to oversee event. Experienced marshall will not let rider enter competition if unsafe	TD & Advanced paramedic	Immediate
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<p><i>Name of the Event (Discipline):</i> EXPO PENTATHLON</p> <p><i>Name of the Head Steward:</i> Graham Enks</p> <p><i>Rules:</i> Each horse event under control of head stewards. Athletics under CHSS guidelines. Bike ride under local bike club guidelines</p> <p><i>Risk assessment focus:</i> Safety and welfare of horses &amp; riders at EXPO</p>						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Showjump - Showground	Fall of rider injury	Riders must produce evidence of competency at this level Advanced paramedic and doctor on site	3	<ul style="list-style-type: none"> <li>Team managers and instructors sign off on riders</li> <li>SJ courses designed by qualified designer at heights</li> </ul>	Team manager	Before the event At the event
Flag Race - Showground	Fall of rider	Advanced paramedic and doctor onsite	3	<ul style="list-style-type: none"> <li>Course inspected by technical delegate before competition to make sure safe for the event</li> </ul>	Head steward and TD	Before competition
Cross country run - Coonabarabran racecourse	Sprains/strains grazes from fall	Team manager's sign off that competitors have trained Advanced paramedic in attendance	3	<ul style="list-style-type: none"> <li>Qualified athletics coach to walk the course prior to competition and sign off that it is safe</li> </ul>	Head steward and assistant	Before the start of competition
Javilin - High School oval	Sprains strains Hit by javilin	Area clearly set aside from spectators and competitors Warm up area supervised	3	<ul style="list-style-type: none"> <li>Qualified athletics coach and PE staff from high school to supervise event</li> </ul>	Assistant head steward	Before the start of competition
Mountain bike ride	Falls /injury Bike equipment failure	Helmets and appropriate footwear Bike checked at start of event for roadworthiness	3	<ul style="list-style-type: none"> <li>Local bike club members check helmets and bike and make sure correct footwear</li> </ul>	Head steward to oversee	Before the start of competition
<p><b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.</p>						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<i>Name of the Event (Discipline):</i>		EXPO GYMKHANA				
<i>Name of the Head Steward:</i>		Jenny Smith				
<i>Rules:</i>		General Guidelines of the NSW Hack Council				
<i>Risk assessment focus:</i>		Safety and welfare of horses & riders at EXPO				
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Coonabarabran Showground	Unsafe gear	Team Manager & parents/carers responsibility	3	<ul style="list-style-type: none"> <li>Competitor not permitted to take part in competition until gear replaced with appropriate equipment.</li> </ul>	marshals	Immediate
Coonabarabran Showground	Unsafe horse	Team Manager & parents/carers responsibility	4	<ul style="list-style-type: none"> <li>Competitor will be requested to dismount and lead the horse from the competition area.</li> </ul>	HS & TD	Immediate
Coonabarabran Showground	Horses kicking, running away, biting	Effective marshalling, team managers aware of possible hazards	4	<ul style="list-style-type: none"> <li>Team managers to keep children organised &amp; under control, marshalling in &amp; out of the arena &amp; during the class. One entry one exit. Gates manned or shut</li> </ul>	HS & TD	Immediate
Coonabarabran Showground	Fall of Rider	Advanced paramedic, Doctor and Nurse in attendance	4	<ul style="list-style-type: none"> <li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li> </ul>	TD & Advanced paramedic	Immediate
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

Risk Management Plan						
<p><i>Name of the Event (Discipline):</i> EXPO GYMKHANA – TEAM HUNT</p> <p><i>Name of the Head Steward:</i> Jenny Smith</p> <p><i>Rules:</i> Eventing NSW and NSW Pony Club</p> <p><i>Risk assessment focus:</i> Safety and welfare of horses &amp; riders at EXPO</p>						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
Coonabarabran Showground and Coonabarabran Racecourse	Riders falling from horse	Grading and experience monitored at time of entry. Steward on practice fence to stop riders unable to jump safely from entering competition	4	<ul style="list-style-type: none"> <li>Advanced paramedic, doctor and nurse on site to provide first aid (immediate response)</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground and Coonabarabran Racecourse	Horse falling	Renewal of surface. Professional Course Designer	5	<ul style="list-style-type: none"> <li>Ongoing surface maintenance, horse suitability checked at time of entry by team manager confirmed by suitable qualifications.</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground and Coonabarabran Racecourse	Injury to spectator	No spectator in competition area	5	<ul style="list-style-type: none"> <li>Experienced stewards marshal riders and keep spectators in designated areas. Stewards clearly identified by hi-viz vests</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground and Coonabarabran Racecourse	Injury to horse or rider from jumps.	Use of breakaway cups, soft number markers, light rails and backstands	5	<ul style="list-style-type: none"> <li>Constant upgrading of equipment in consultation with professionals in the field. All equipment inspected prior to the event by Head Steward and TD</li> </ul>	TD & Advanced paramedic	Immediate
Coonabarabran Showground and Coonabarabran Racecourse	Injury to riders in the warm up area.	Supervision by experienced stewards.	4	<ul style="list-style-type: none"> <li>Limiting numbers of riders in the area</li> </ul>	TD & Advanced paramedic	Immediate
All showjumping areas	Fall of rider	Advanced paramedic, Doctor and Nurse in attendance.	4	<ul style="list-style-type: none"> <li>Rider required to have medical check with Advanced paramedic attendant and be cleared before riding again</li> </ul>	TD & Advanced paramedic	Immediate
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						

Risk Management Plan Proforma						
<i>Name of the Event (Discipline):</i>						
<i>Name of the Head Steward:</i>						
<i>Rules:</i>						
<i>Risk assessment focus:                      Safety and welfare of horses &amp; riders at EXPO</i>						
Location/Activity	Hazard Identification Type/Cause	Current Controls	Risk Assessment Use matrix	Elimination or Control Measures	Who	When
<b>Monitor and Review:</b> Monitor the effectiveness of controls and change if necessary. Review the risk assessment if an incident or a significant change occurs.						

## Guidance in Completing the Risk Management Plan Proforma

## Hazard Identification

The following may assist with identifying hazards. Consider what could go wrong, that is, potential injuries or illnesses that may arise from the hazard. Note that injuries may be psychological as well as physical. Hazards are the sources of these potential injuries or illnesses.

There are many ways to identify a hazard including workplace inspections, consultation with staff, review of injury, illness and near-miss records, maintenance requests, hazard reports, direct observation of activities and incident investigations.

Hazards may be:

**Physical** – consider aspects of the work environment (built or natural) that may be hazardous such as noise, vibration, sun exposure, lighting, ventilation, confined spaces, extreme temperatures and hot water.

**Mechanical** – consider the types of activities undertaken and how they're carried out. Risks may be associated with plant and equipment, manual handling, driving, occupational overuse syndrome etc.

**Electrical** – consider the various types of electrical items found at the workplace and how they're installed, used, and maintained. Also take into account the adequacy of power outlets, the condition and placement of power.

**Chemical** – consider any substances used and the potential risks associated with those items. This includes cleaning products, pesticides, as well as a range of chemicals used for teaching/learning purposes.

**Biological** – consider activities associated with human contact or handling bodily products such as providing first aid, assisting with feeding or toileting, handling agricultural products, or coughs and colds.

**Psychological** – consider risks associated with psychological health and workplace relationships. For example interpersonal conflict, violence or workplace stress.

**Other** – Consider other hazards related to your specific workplace.

Risk Assessment Matrix				
How serious could the injury be?	How likely is it to be that serious			
	Very Likely	Likely	Unlikely	Very Unlikely
Death or permanent injury	1	1	2	3
Long term illness or injury	1	2	3	4
Medical attention & several days off	2	3	4	5
First aid needed	3	4	5	6
<b>Severity</b> – is how seriously a person could be harmed		<b>Likelihood</b> – is an estimate of how probable it is for the hazard to cause harm.		
<b>Legend (as a guide only)</b>				
1 Extreme risk; action to rectify the hazard should commence immediately				
2 High risk; action to rectify the hazard should occur within 48 hours				
3 Medium risk, action to rectify hazard should occur within 7 days				
4 Low risk; action to rectify hazard should occur within 14 days				
5 & 6 Minimal risk, action to rectify hazard should occur within 21 days				

## NORTH WEST EQUESTRIAN EXPO 2024 – Section 2

### Risk Elimination or Control

Eliminate the item or activity. If this is not reasonably practicable, control the risk as far as practical using the hierarchy of controls below. Select the highest possible control and/or use a combination of controls to reduce the risk.

**Substitute the hazard:** Replace the activity, material, substance or equipment with a less hazardous one.

**Isolate the hazard:** Separate the hazard from the person at risk; use fume cupboards or spray-painting booths where necessary, or locate noisy machinery away from main work areas.

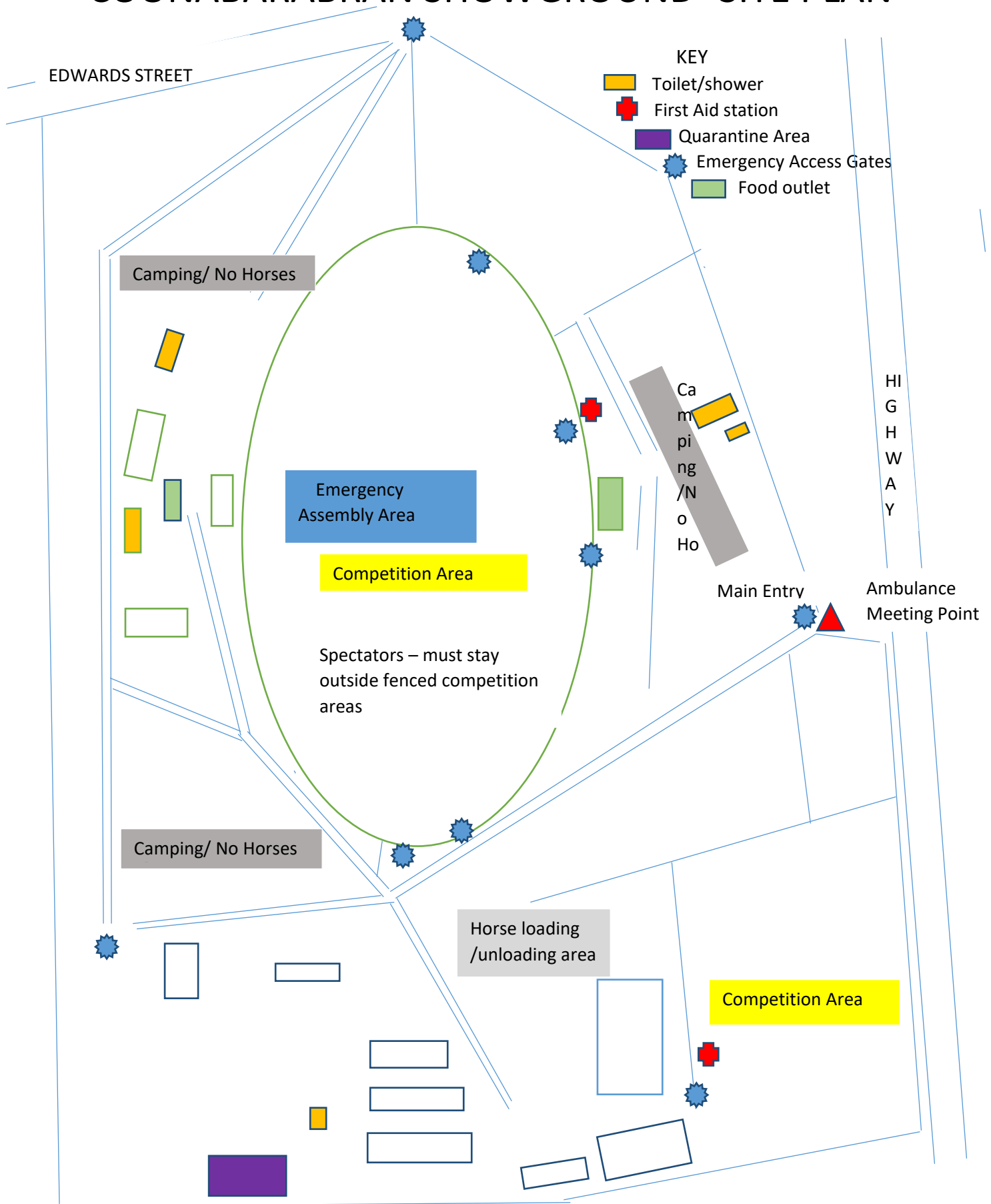
**Use engineering controls:** Install equipment to counteract the hazard; ensure guards are used on equipment or machinery, use an extraction system to remove dangerous fumes and dust, or lifting equipment for heavy loads.

**Use administrative controls:** Establish and document procedures to lower the risk such as guidelines for the supervision of students, behaviour management programs, health care plans, classroom safety procedures, job rotation, instruction and training programs, and safe work method statements.

**Use personal protective equipment:** Use appropriately designed and properly fitted equipment such as safety goggles, ear muffs, gloves, respiratory protection, hats and sunscreen.

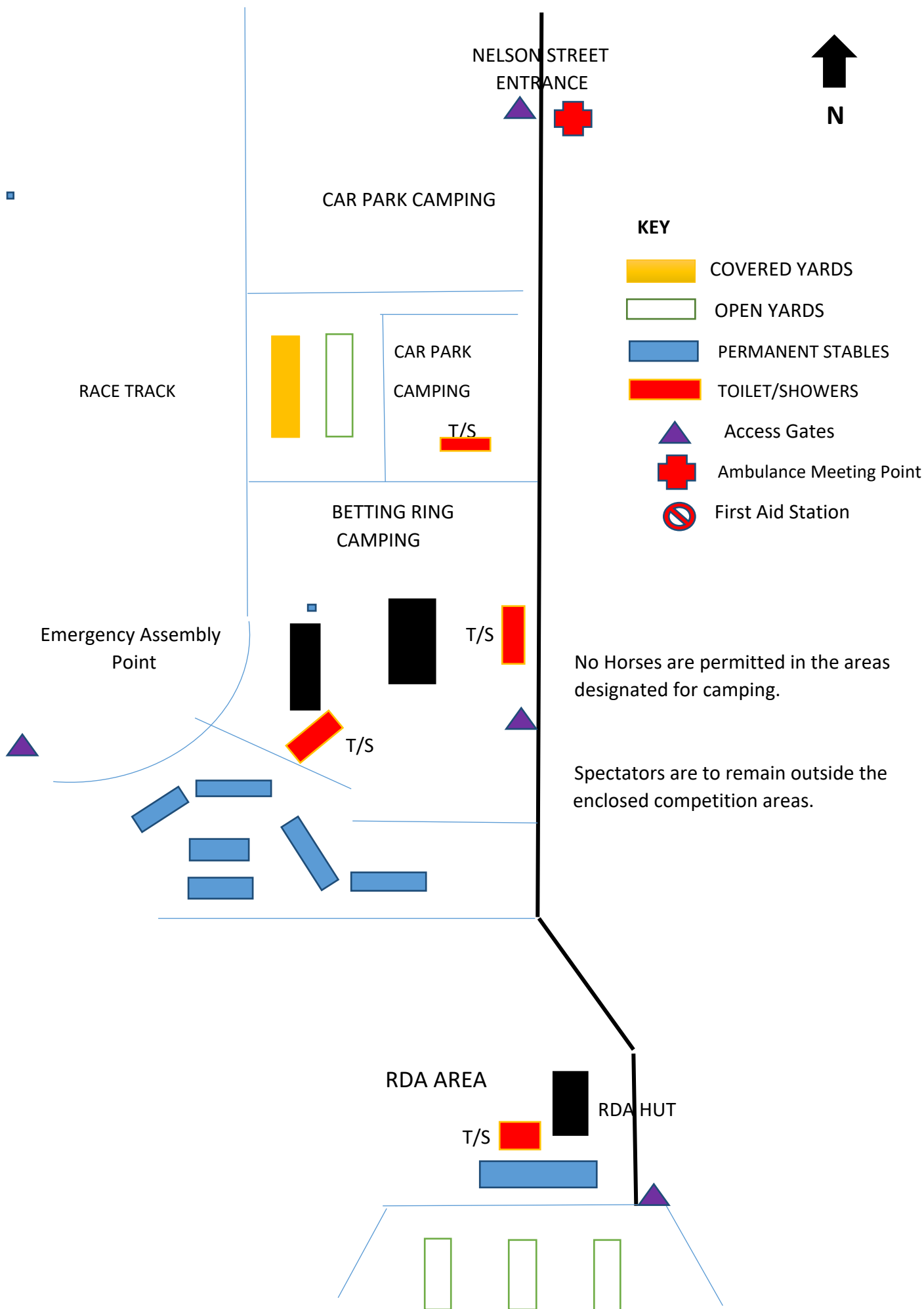


# COONABARABRAN SHOWGROUND -SITE PLAN



# COONABARABRAN RACECOURSE

## CAMPING AREA / STABLES AND OPEN YARDS





01/03/2024

To Whom It May Concern,

## CONFIRMATION OF INSURANCE CERTIFICATE

This is to certify that undermentioned Insurance Policy has been issued and is current until 4:00pm on 23/03/2025.

**Insured's Name:** North West Equestrian Expo Inc  
**Interested Parties:** N/A  
**Class:** Liability Insurance  
**Policy Number:** 491349  
**Insurer:** Affinity Risk Partners (Brokers) Pty Ltd T/as Affinity Insurance Brokers  
**Period of Insurance:** 23/03/2024 to 23/03/2025 at 4:00pm local standard time  
**Brief Details of Cover:** Please refer to Page 2 for details of limits;

*This is to certify that the above policy is current to the expiry date show above unless cancelled in the meantime, subject to the Terms and Conditions of the policy.*

**Disclaimer:**

The information provided is a summary only and does not amend, extend, alter or set out the full terms of the policy referred to nor do we confirm or warrant the Insurance cover is in force at the date of this advice. You must always refer to the policy for full details and to the extent of any inconsistency the policy prevails. The policy is also subject to the operation of the Insurance Contracts Act 1984 (cth), including in particular, the insurer's rights under section 28 in relation to pre contractual non disclosure or misrepresentation. We will not provide any updates in relation to the policy to any third party unless we specifically agree to do so in writing with the third party.

**Chris Mack**

Authorised Representative No 1261977  
PO Box 633  
NORTH SYDNEY NSW 2060

P: (02) 6884 5240

E: [chris@burmac.com.au](mailto:chris@burmac.com.au)

<b><u>Insured Person/Entity:</u></b>	North West Equestrian Expo Inc.	
<b><u>Business Address:</u></b>	NSW	
<b><u>Business Description:</u></b>	Horse Expo and competitions including show jumping, dressage, eventing, Polo x, hacking, team penning, pentathlon, stockmans events, and sporting.	
<b><u>Limits of Indemnity:</u></b>	Public Liability	\$20,000,000 any one occurrence
	Products Liability	\$20,000,000 aggregate limit
	Statutory Liability	\$2,000,000
<b><u>Sub-Limit of Indemnity:</u></b>	Financial Loss	\$2,000,000
	Care Custody & Control	\$250,000
<b><u>Excess/Deductible:</u></b>	<b>Combined General Liability</b>	
	\$ 1,500 each and every Occurrence (costs inclusive).	
	\$ 2,500 each and every Occurrence (costs inclusive) in respect to trail riding.	
	Other than in respect of claim for Injury to contractors, subcontractors and/or labour hire workers for which the Deductible is \$25,000 any one Occurrence (costs inclusive).	
	<b>Financial Loss Liability</b>	
	\$ 2,500 each and every Claim (costs inclusive)	
	<b>Statutory Liability</b>	
	Nil	



01/03/2024

To Whom It May Concern,

## CONFIRMATION OF INSURANCE CERTIFICATE

This is to certify that undermentioned Insurance Policy has been issued and is current until 4:00pm on 23/03/2025.

**Insured's Name:** North West Equestrian Expo Inc  
**Interested Parties:** N/A  
**Class:** Voluntary Workers Insurance  
**Policy Number:** 5596271  
**Insurer:** AFA Pty Ltd  
**Period of Insurance:** 23/03/2024 to 23/03/2025 at 4:00pm local standard time  
**Brief Details of Cover:** Please Refer to Page 2 of this document for details of cover;

*This is to certify that the above policy is current to the expiry date show above unless cancelled in the meantime, subject to the Terms and Conditions of the policy.*

### Disclaimer:

The information provided is a summary only and does not amend, extend, alter or set out the full terms of the policy referred to nor do we confirm or warrant the Insurance cover is in force at the date of this advice. You must always refer to the policy for full details and to the extent of any inconsistency the policy prevails. The policy is also subject to the operation of the Insurance Contracts Act 1984 (cth), including in particular, the insurer's rights under section 28 in relation to pre contractual non disclosure or misrepresentation. We will not provide any updates in relation to the policy to any third party unless we specifically agree to do so in writing with the third party.

### Chris Mack

Authorised Representative No 1261977  
PO Box 633  
NORTH SYDNEY NSW 2060

P: (02) 6884 5240

E: [chris@burmac.com.au](mailto:chris@burmac.com.au)

Benefit amount per Insured Person	
<b>SECTION 1 — PERSONAL ACCIDENT COVER</b>	
<b>Part A — Accidental Death and Capital Benefits</b>	
Sum Insured	\$50,000 Events 1–19
Event 1 — Insured persons under 18 years of age	\$25,000
<b>Part B — Weekly Injury Benefits</b>	
Weekly Injury Benefit	75% of salary up to a maximum of \$500
Maximum Benefit Period	26 Weeks
Excess Period	14 Days
<b>Part C — Injury Resulting in Surgery</b>	
Sum Insured	\$20,000
<b>Part D — Injury Resulting in Fractured Bones</b>	
Sum Insured	\$3,000
<b>Part E — Injury Resulting in Loss of Teeth or Dental Procedures</b>	
Sum Insured	\$1,000 \$250 per tooth
<b>EXTENSION OF COVER</b>	
Childcare Benefit	\$5,000
Disappearance	Included in PDS
Escalation of Claim Benefit	Included in PDS
Exposure	Included in PDS
Guaranteed Payment	Included in PDS
Post-Traumatic Stress Disorder Weekly Benefit	\$500 per week for a maximum of 12 weeks (\$50,000 Aggregate)
Tuition Expenses: Tuition or Advice Student Home Tutorial	\$500 per month for a maximum of 6 months \$500 per week up to 26 weeks
<b>ADDITIONAL BENEFITS</b>	
Accidental HIV Infection Benefit	\$30,000
Accommodation and Transport Expenses	\$3,000
Bed Care Benefit	\$500 per week for 26 weeks
COVID-19 Inconvenience Benefit	\$1,500 (\$15,000 aggregate)
Carjacking Incident Benefits: Excess and Vehicle Hire Lump Sum Benefit	\$5,000 \$5,000
Chauffeur Benefit	\$200 per week for 26 weeks
Coma Benefit	\$100 per day up to a maximum of 120 days
Corporate Image Protection	\$15,000
Dependent Child Assistance: Education Fund Supplement Orphaned Benefit	\$5,000 per child and up to \$15,000 per family \$10,000 per child and up to \$30,000 per family
Executor Emergency Cash Advance	\$25,000
Funeral Expenses	\$10,000
Home and/or Motor Vehicle Modification Benefit	\$10,000
Home Help Benefit	\$500 per week for 52 weeks
Independent Financial Advice	\$5,000
Miscarriage/Premature Childbirth Benefit	\$2,500
Out of Pocket Expenses	\$5,000
Partner Retraining Benefit	\$10,000
Reconstructive/Cosmetic Surgery Benefit	\$20,000
Return to Work Assistance	\$5,000
Terrorism Injury Benefit	\$20,000 (\$200,000 aggregate)
Trauma Counselling Benefit	\$5,000
Unexpired Membership Benefit	\$500
Assault Benefit	\$5,000
<b>SECTION 2 — NON-MEDICARE MEDICAL EXPENSES</b>	
Sum Insured	75% of expenses up to a maximum of \$1,000
Excess (payable per claim)	\$150
<b>SECTION 3 — PERSONAL VEHICLE EXCESS WAIVER</b>	
Parts A & B — Comprehensive Motor Vehicle Policy Excess or Damage	\$2,000
Parts C & D — No Claim Allowance and Vehicle Hire	\$2,000
<b>LIMIT OF LIABILITY</b>	
Any one period of insurance	\$500,000
Any non-scheduled flights	\$100,000