

THOROUGHBRED INSURANCE CONTACTS

Each tier of race club has particular insurance requirements, as outlined in the table below:

Insurance Policy Type	Club & Venue Licence Insurance Requirement				Club Only Licence Insurance Requirement			
	T1	T2	T3	T4	T1	T2	T3	T4
Public and Products Liability - Arranged by RQ	✓	✓	✓	✓	✓	✓	✓	✓
Volunteer Insurance - Arranged by RQ	✓	✓	✓	✓	✓	✓	✓	✓
Directors and Officers Insurance/Management Liability Insurance - Arranged by Club	✓	✓	○	○	✓	✓	○	○
Property, Contents & Inventory Insurance (Industrial Special Risk) from club or land owner	✓	✓	✓	✓	○	○	○	○
Business Interruption/Contingent Losses - Arranged by Club	✓	✓	○	○	○	○	○	○
Workers Compensation (required ONLY if club has paid workers) - Arranged by Club	✓	✓	✓	✓	✓	✓	✓	✓
○ = Optional	T1 = Tier 1				✓ = Mandatory			

Public and Products Liability Insurance

All QLD Thoroughbred Clubs are covered under RQ collective policy through Aon.

Personal Accident (Volunteer) Insurance

All QLD Thoroughbred Clubs are covered under RQ collective policy through Aon.

Industrial Special Risks

On behalf of RQ, Aon manage an Opt-in insurance program that covers ISR (property, contents, inventory and business interruption/contingent losses)

➤ Property, Contents and Inventory

Required for all Licensed Club Venues (All Tiers) - Aon opt-in policy or Club's discretion to choose Insurance provider

➤ Business Interruption/Contingent Losses coverage

Required for all Tier 1 & Tier 2 Clubs - Aon opt-in policy or Club's discretion to choose Insurance provider

More general information and claims inquiries please contact:

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Directors and Officers Insurance/Management Liability/Association Liability

Compulsory for Tier 1 and Tier 2 Clubs - at Club's discretion to choose Insurance provider

Workers Compensation

WorkCover - required only if Club has paid workers