

The riding fee in the UAE is AED600 (AUD \$245). Of this fee, AED100 (AUD \$41) is retained by the Emirates Racing Authority to pay for insurance. This results in a rider receiving AED500 (AUD \$205) for each race ride.

The insurance covers the jockey during training and on each racetrack in the UAE. The money retained to pay insurance each season exceeds the actual cost of insurance each year, therefore every few years the ERA distributes to every jockey who has ridden in the previous period covered, a lump sum of the total money not paid for insurance equal to the percentage of rides they had in that period.

Under the ERA, each jockey whose horse wins prizemoney receives 10% of those winnings.

In regard to your questions posed earlier, I can advise that once a rider is licensed here as a "Jockey", they can ride in all trackwork, trials and races in the UAE.

I asked our insurance specialist to answer your questions regarding coverage, etc. and this was their response:

"I've had a question put to me re Visiting Jockeys medical and income coverage should they be injured when riding trackwork (riding-out) and riding in races in Dubai." **Yes, they will be covered under Jockeys insurance in case of accident during track work riding and races.**

"Also, can you advise to what Visiting Jockeys, once licensed, are covered for if injured re medical cover and loss if income?"

- **The medical treatment cost in case of injuries during riding is covered up to an amount of USD 13,000/-.**
- **For the loss of income, an amount of USD 2000/- per week is payable provided the sick leave certificate issued by Dubai Health Authority (DHA).**
- **In case of death due to injury while riding an amount of USD 150,000/-.**

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