

Special Notes

29/11/2017

This document provides information for Scout Groups in connection with the Scout Insurance program as it relates to cover for property (buildings, trailers & boats) together with how to obtain a Certificate of Insurance when requested by an organisation outside Scouts.

▪ **Building Replacement Cost**

Scouts Victoria is responsible for maintaining the Building sum insured of Scout properties to ensure that properties are being adequately insured for their replacement value. All Scout properties are being inspected by Doug Dixon, Building Supervisor and revised property values updated in Extranet. Groups are no longer required to declared Building sum insured's through the Extranet system.

If your building is no longer used for scouting purposes and is vacant, subject to approval from your Region Commissioner and the Branch Property Committee it may be covered for removal of debris cover only.

A Group that is subject to an attempted break in or actual break in are authorised to approve emergency shuttering and repairs up to \$2,000 for building repairs Note that damage to fixed glass (windows) is not covered under the Scout insurance program.

▪ **Contents**

Contents are covered on a “new for old” replacement basis so you should verify new replacement values with outdoor equipment specialists such as Ray's Tent City, Anaconda and similar organisations. Do not overlook the effect of planned purchases of new equipment during the year in determining your required values.

Each Scout Group or Formation is expected to maintain an up-to-date written inventory schedule of all the equipment for which it is responsible for. Ideally this inventory should be supported by invoices, receipts if still available or other documentary evidence such as photographs etc.

▪ **Property Section (details)**

Please ensure that you complete the property information update section in the Renewal Schedule and retain a copy for your reference when you enter the data into the Extranet.

▪ **Burglary Insurance**

Scout groups have automatic cover up to a maximum of \$50,000 for Burglary Insurance for goods stored within their hall subject to a policy excess of \$1,000 per incident.

The cover for Burglary does not cover items stored in the open air.

- **Trailers**

The value to be declared for trailers should be based on the current market value of the trailer. Where multiple trailers are insured please ensure that values are declared for each trailer together with a registration number and sufficient detail for them to be distinguished from one and other. **Note that registered trailers are required to be registered in the name of Scouts in order to be included within the program.**

For trailers that don't require registration, (less than 200kg unloaded, less than 3 metres in length inclusive of draw bar, no wider than tow vehicle and not used for trade purposes), please include an unregistered reference in its description (e.g. Unregistered 6x4 box trailer) and its registration no (e.g. Unregistered).

- **Marine Pleasurecraft - Single Purpose Trailers**

These should also be valued based on current market value of the trailer. We thank those Groups which updated their Extranet schedule last year. If you did not do so, please assist us by doing so this year.

Unregistered trailers which are specifically configured for the transport of watercraft can be covered under this section however multi-purpose trailers (whether registered or unregistered) must be insured under the Trailer policy. Single purpose (boat, canoe) trailers which are registered must be insured under the Trailer policy. The requirement for registered trailers arises from the fact that they require third party personal injury and property damage cover for instances when they are not attached to a towing vehicle and the Pleasurecraft policy does not provide this cover.

- **Marine Pleasurecraft - Vessels**

Vessels are to be insured for market value. Where groups have several items of the same type and value (e.g. canoes) they can be insured for a bulk value. For example, 6 Canadian Canoes (e.o.e) ("equal on each") = \$6,000. If the individual values are dissimilar then it will be necessary to list them separately.

Accessories (PFD's, paddles & similar can be treated in the same manner and insured as a single value. Major items such as outboard motors need to be listed separately.

- **Access and Use of the Extranet system**

Extranet is the system Scout Groups use to declare what assets to insure including Contents, Trailers and Pleasurecraft. Note that the Building sum insured is maintained and updated by Branch.

Chairpersons, Treasurers and Secretaries can obtain access to the Extranet if they have obtained a Police check and a Working with Children Card. If you have satisfied those criteria and desire access contact extranet@vicscouts.asn.au

For assistance with inputting your data into the Extranet contact the Service Team Delivery Team on 8543 9820 or send an email to insurance@vicscouts.asn.au

▪ **Public Liability Policy Certificates**

Scout Groups may be requested to produce a certificate confirming the Scout Public Liability insurance policy. A selection of commonly requested certificates are located on the Scout website <https://www.vicscouts.com.au/> located under Adult/Info and Forms/Insurance

- Bunnings
- Raffle Tickets
- Sausage Sizzle
- Xmas Tree Sales
- Scout Rope Bridge

Scout Groups who require a Scout public liability certificate for other Scout approved activities should complete the following table and email it to:

confirmationofinsurance@vicscouts.asn.au

Scout Proposed Activity

Scout Group	
Contact Person and Phone	
Name of the event	
Date and location of event	
Summary of activities being undertaken	
Any Interested Party that needs to be noted	

Additional general guidance notes on Scout Insurance can be found in the Victorian Info Book 2018 or in the insurance sub-section on the Scout Website at www.vicscouts.com.au/branch/info/. Alternatively you may call the Scouts Insurance Service Team at Willis Towers Watson on 1800 335 014 or (03) 8681 9703 if you have a technical insurance query.

Yours Sincerely

Robert Hale
Account Director – Willis Towers Watson

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