

Scouts Victoria

Insurance Program Special Notes



This document provides information for Scout Groups in connection with the Scout Insurance program as it relates to cover for property (buildings, contents, trailers & boats).

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. Groups are not required to declare Building sum insured through the Extranet system. If there have been substantial changes to your property over the last year you can contact the Insurance Team on 03 8543 9831 or email details to insurance@scoutsvictoria.com.au.

If your building is no longer used for scouting purposes, is vacant and would not be rebuilt, subject to approval from your Region Commissioner and the Branch Property Committee it may be covered for removal of debris cover only.

There is an excess of \$2,500 on all property related claims including property, contents and burglary.

Contents

Contents are covered on an indemnity value (i.e. "replacement to a similar condition") basis in which case you must ensure the sum insured represents the cost of replacing the contents, taking into account any depreciation. You should verify replacement values with outdoor equipment specialists such as Ray's Tent City, Anaconda and similar organisations. Normal wear and tear is excluded.

Each Scout Group or Formation is expected to maintain an up-to-date register 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. This asset register should be uploaded to the extranet annually.

Speak with any Rover Crews that might be connected with your Group to ensure that all assets are insured. Buggies that are not driven on public roads should be listed as contents rather than as vehicles, which are considerably more expensive to insure.

Trailers

Trailers should be valued based on their replacement value rather than market value. Where multiple trailers are insured, please ensure that values are declared for each trailer together with registration number and sufficient detail for them to be distinguished from each other. If your trailer does not appear in your declaration, it is not insured. Please check with Rover Crews who may be using your property that their assets are covered.

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Note that registered trailers are required to be registered in the name of Scout Association in order to be included within the insurance program.

For trailers that don't require registration, please include an 'unregistered' reference in its description (e.g. Unregistered 6x4 box trailer) and list in the 'Registration' section Unregistered.

Trailers are required to be secured using a trailer lock, wheel clamp or bollard. These should be used when the trailer is not in use. There is an excess of \$2,000 on claims related to trailers. Failure to secure your trailers could void your cover.

Marine Pleasurecraft - Single Purpose Trailers

Only trailers which have a single purpose for transporting marine pleasurecraft should be included in this section otherwise they should be insured under Trailers. These trailers should also be valued based on their replacement value rather than market value.

Marine Pleasurecraft - Vessels

Pleasurecraft vessels are to be insured for market value rather than replacement value. This will mean that their value will reduce over time and with wear and tear. You should take this opportunity to review this value.

Small pleasurecraft such as canoes as well as PFD's, paddles and helmets can be insured under your General Contents, and you should ensure that you do not duplicate coverage between classes of insurance.

Major items such as outboard motors need to be listed separately. Note that any inboard boat needs to be referred to Aon Risk Services with a marine engineers certificate.

There is an excess of \$2,000 applicable to claims on marine pleasurecraft.

For assistance with inputting your data into the Extranet contact the Insurance Team on 03 8543 9831 or send an email to insurance@scoutsvictoria.com.au.