

FREQUENTLY ASKED INSURANCE QUESTION

Please note that these are brief answers only. Each circumstance is treated on its own merit as all policies are subject to various terms, conditions and excesses so please refer to Scouts BHQ. We will then speak to our brokers for advice.

1. What is self-insurance?

The Scouts ISR 'building' self insurance threshold is \$1 000 (same for Council insured buildings) and the Scouts ISR 'contents' self insurance threshold is:

- *\$1 000 - For Groups with less than \$5 500 worth of assets*

Claims of under \$1 000 must be paid for by the Group/Occupier. The Group/Occupier will be responsible for 50% of the cost of the claim under \$1 000. The Group/Occupier will be liable for the insurance excess on claims of over \$1 000 (excess depends on the nature of the claim).

The self insurance premium of \$180 charged by Branch allows Branch to contribute 50% to claims over \$1 000. Branch collects nearly \$20 000 each year by charging this premium. Branch pays out between \$28 000 and \$38 000 each year in assistance to Groups.

2. Why does my group pay a broker fee and why is it the same for my small group as larger groups?

Groups have always paid a Broker's Fee. This is the first time it has been shown separately.

To make their income transparent, our brokers charge us a flat annual fee for their services rather than take commission from the policies. This fee covers the brokers' time which includes negotiating the renewals as well as the handling of claims. Each group benefits the same from the renewal negotiation and the service the broker provides in the event of a claim for the best settlement outcome that is available.

There have been a number of examples where the broker has negotiated additional covers with minimal or no extra cost for groups, special activities and assisted with getting claims paid that were proving tricky or to which groups were not actually entitled.

3. In the case of an insurance claim which requires hospital treatment or doctor's attention, what portion of expenses can be claimed?

Under the National Health Act, you cannot claim for any medical expenses where a Medicare rebate is applicable. There is a Broken Bones Benefit under the policy for the inconvenience of having a broken bone but the medical expenses are not covered. The Broken Bones Benefit is on a sliding scale and the payment depends on the seriousness and location of the injury.

As physiotherapy and dentistry expenses do not have a Medicare rebate, the policy will pay the difference between the fees for these expenses after any rebate from your Private Health insurer. The total claimable is \$2 000.

Please note that this is considered a 'last resort' policy by insurers and if you are able to claim against any other fund or policy, then you must do so.

4. What is considered to be officially authorised Scouting activity?

Activities which are conducted as part of the day to day running of any Scout Group, including those which are conducted outside the Scout Hall or offsite. Activities are those approved by Scouts BHQ.

5. If a Group is running a family activity away from the hall and the parents are responsible for the youth members, will members and parents be insured?

*Yes, this is an official Scouting Activity so, provided the appropriate forms are completed, youth members and their parents who, will be providing voluntary services on behalf of Scouts WA, will be covered by the Scouts WA Public Liability and Group Personal Accident insurance policies. The forms which need to be completed are;
Y3 to be completed for all youth members
A5 to be completed by all adults attending a Scouting activity
R1 to be completed by the GL / Section leader*

Note, bystanders or the general public, will not be covered

6. If we are conducting fundraising activities offsite, do we need to notify anyone?

It depends on the activity as some are not automatically covered – whether offsite or onsite. Scouts BHQ must be made aware of more risky activities such as paintballing, bouncy castles and motor sports as these are often excluded under our Public Liability policy. If you advise Scouts BHQ well before the event, we will check with our insurers.

If you are conducting an event away from Scouts property, the other organisation will most likely want you to supply a public liability 'Certificate of Currency', which can be downloaded from the Scouts WA website. The 'Certificate of Currency' runs from 1 May in the first year to 31 April in the next year.

If you are using an external provider of facilities, such as a rock climbing centre, trampolining or ten pin bowling, you should ensure you obtain a copy of their Liability Insurance Certificate of Currency.

7. Are members under 15 years of age covered by the Group Personal Accident insurance?

Yes, all youth member sectors are covered whilst they are involved in Scouting activities.

8. Why do I need to get a letter from my employer stating my sick leave entitlement if I am claiming for weekly compensation on the Group Personal Accident policy?

You must use your sick leave prior to the insurer paying any weekly benefits for temporary total disablement.

9. Why isn't all flood or storm damage covered under the ISR/Property Insurance?

Storm Damage is covered under the ISR policy. Flood is also covered by the ISR policy but is limited to a maximum for \$500 000.

There may, however, be reasons that the insurer declines or reduces the amount for a claim. For example, the policy does not cover the costs for repairing any wear and tear or maintenance – only the subsequent damage to the building after the storm. There is also an excess on the policy. If the damage is less than the excess, there is no claim to pay.

Please note that gutters can be a big issue at claim time. If there is a known problem and nothing is done to rectify it, claims may be refused.

10. Does the Industrial Special Risks policy cover fusion of refrigerators, air conditioners and other electrical equipment?

The current ISR policy does not cover fusion.

11. If the Scout Troop camps at a site utilised by the public as well (eg Lake Leschenaultia, Nanga Brook, Dwellingup), leaves the site to go on a hike or participate in any other Scouting activity and returns to find a trailer or other equipment has been stolen, are these items covered for theft despite being left unattended?

The camp should always be left as secure as possible preferably with any valuable items locked away.

If the Scouts trailer is stolen, it may be covered under the motor vehicle policy – depending on the value of the trailer.

If the Scouts camping gear is stolen, then there may be a potential claim under the General Property policy, provided it is from a locked vehicle or premises and there is forcible entry.

12. Will liability and property damage regarding private jetties (for example at Pelican Point & Fremantle) be covered?

Provided the properties have been declared to the Industrial Special Risks Insurer and the values accounted for (i.e. the property is not underinsured) then yes, these assets will be afforded cover.

13. What coverage is there if camping in the bush that is not recognised as a Scout site?

The Public Liability policy will cover you across Australia as long as you are on the property legally. The General Property policy may cover Scouts equipment at the site for accidental loss or damage including theft. If stolen from a vehicle there must be 'forcible entry' to a locked vehicle.

Again, please ensure the site is as secure as possible.

14. What coverage is there if vessels are stored outdoors with little security but a fence at third party properties such as sailing clubs?

The marine hull and ISR policies would respond in the above circumstance depending on the vessels involved as well as the direction Scouts wish to take the claims.

15. What is considered 'General Property'? Reference is made to camping and Scout equipment under ISR policy. What equipment is covered under 'General Property'?

The ISR policy covers the property at the declared locations up to the declared values at that location. The General Property policy covers equipment owned by Scouts whilst away from the location and in transit. Equipment means items such as tents, lamps, portable barbecues, abseiling equipment, etc. The policy does not cover canoes, cars, trailers, etc.

16. What kind of boat racing activities will need to be declared on the Marine Hull policy?

The policy will provide cover for Scout organised/related races on inland waters predominately within the Swan River. Anything outside that would have to be declared.

17. What price do I put on a Canoe?

Canoes will not be insured.

18. Will expensive canoes worth more than \$5 000 be covered if damaged whilst in 'transit'? (For example, if four canoes worth \$2 000 each (total value of \$8 000) are transported together on a trailer, and are involved in an accident)

An annual marine transit policy has been put in place which would provide cover for all canoes damaged 'in transit'

19. If vessels are insured by the Marine Hull policy, are they covered whatever location, even at a Scout member's home?

Yes, the policy will cover insured vessels Australia Wide

20. Will vessels with a value of less than \$5000 be insured by the Marine Hull policy and covered for Third Party Liability insurance?

Vessels below \$5000 will be covered on a 'self insurance' basis; however, these vessels need to be noted on the Marine Hull policy in order to receive Third Party Liability cover.

21. When an uninsured canoe rams an expensive boat and holes it, will the damaged boat be covered by our public liability insurance?

Yes, provided the canoe is listed on the policy.

22. Will the Marine Hull policy cover water skiers?

The policy does not automatically provide this cover. Cover will need to be sought and arranged on a case by case basis with premiums allocated accordingly.

23. How are building and contents insurance premiums calculated?

They are calculated on the information contained in the Group's property pages on MyScout each year as at 1 April. The premium is calculated on a rate based on the value of property to be insured.

24. If I lose my equipment, will it be replaced with new equipment?

Yes, as long as the value of the equipment you insured was not too far from the new replacement cost.

25. What if the equipment I have is old and replacement costs will be double or triple its current value?

Think about whether or not to insure the item. Premiums are based on the insured value, and if it is worthless, you may be better off saving the premium cost and replacing the item with new yourself at a later date.

Please take into account, however, the worst case scenario. If your Hall burnt down and you had to replace all items in it, what would the replacement cost be? Does your group have the funds to replace items if you have not insured to the full replacement value.

26. Is my vehicle covered under the 'Motor Vehicle' policy if I have an accident while on Scout business?

No, the Scouts WA Motor Vehicle policy does not cover your vehicle – only those vehicles owned by Scouts. We strongly suggest that you advise your own insurer that you may use your car for community work for Scouts WA.

27. I am over 80 years of age, why don't I get covered if I have a journey accident while travelling to or from a Scouting commitment?

If you are a voluntary worker – such as a Scout Leader – you are covered under the Group Personal Accident policy whilst travelling to a from an authorised Scouting activity. Under the current policy, you are covered up to the age of 80 years. Please note that if you are able to claim under the Road Traffic Act you must do so first.

28. Can I, as a Leader, or in the case of death, can my family make a claim against the 'Public Liability' policy – or is this only for third parties?

Where Scouts is legally liable, the Public Liability insurance policy will compensate Third Parties (including adult volunteer helpers) who have suffered a property damage or personal injury.

29. Why is the 'Public Liability' policy worldwide except for the United States of America and Canada?

This is the standard cover on this type of policy. Insurers do not cover business activities of Australian organisations in the USA and Canada due to the high cost of litigation. They will cover temporary visits if a member is on a brief visit on behalf of Scouts – for example, attending a seminar.

30. When a third party uses a Scout Hall on a casual hire basis, will the hirer/s be covered by the Scout's public liability insurance policy in case of an injury?

No, neither the event nor the hirer will be covered by the Scouts Liability policy. These persons and functions are not related to Scouts. All commercial business operators who are running independent events must have their own Public and Products Liabilities Insurance and should not be able to hire the Scout Hall without producing evidence of this.

31. Does the Molestation/Sexual Abuse clause only cover adults or does it cover youth members as well?

The policy does not cover the perpetrator. Any suspected or known abuse must be notified to the Police and to the Incident Liaison Officer (ilo@scoutswa.com.au) immediately.

32. Trampoline Insurance

If I take my Group to a place where they are asked to sign a waiver, what insurance do they have?

The Group Personal Accident Insurance policy will still cover Scout members even if a waiver is signed.

What if a Scout Group is using their own trampoline? Will Group Personal Accident Insurance cover them?

Yes, you will be covered.

Provided that the following risk management is observed:

- *Have a risk management plan in place,*
- *Advised your Group and their parents of the risks,*
- *Take every step you can to make sure that each youth knows how to be as safe as possible when bouncing on a trampoline.*
- *Supervised by responsible volunteers at all times*
- *Not to be used by more than one person at a time*