



## **ABOUT CONTENTS INSURANCE**

Only items declared on the Club Asset Register will ever be claimable so Clubs must ensure that their records (kept at SLSSA) are maintained whenever purchases are made or gear is sold, or discarded.

All surf lifesaving gear and equipment which is owned by Clubs (including both patrols and competition) is covered by the Association policy.

There is still a requirement for Clubs to maintain property and some contents insurance for non life saving items such as furniture and fittings, stock, plant, machinery, motor vehicles, cash on premises, cash in transit and cash on hand.

**Members personal equipment is NOT covered by this policy.**

AT the April 2004 State Council meeting it was resolved:

### **IMPORTANT:**

**All claims relating to lifesaving assets will only be considered if notification to claim is lodged within 30 days of the event.**

A meeting of Club Treasurers held on 23rd September, 1993 resolved that so as not to jeopardise the policy by leaving it open for abuse, a \$100 excess be implemented. This would negate the need to insure all items costing under \$100, thereby reducing the payment necessary by each Club also.

## **Designated Patrol Equipment**

Full cover at all times.

## **Boards and Skis**

Cover on competition boards and skis is limited to:

FIRE                      THEFT                      TRANSIT                      MALICIOUS DAMAGE

## **Surf Boats**

Covered at all times (including during competition), but there is an excess of \$350. It should also be noted that each case for insurance reimbursement will be judged on its individual merits, but that a guide be 1-3 years old (new for old), 4-6 years old (70% of replacement cost) and 7+ years (30% of replacement cost). Damage to surf boat oars attracts a \$300 excess per oar.

## **Repairs over \$500**

- ⇒ Cannot be undertaken without prior reference to the SLSSA.
- ⇒ SLSSA insurance assessor will inspect damage over this amount and decide on replacement vs repair.

## **PAYMENT OF ACCOUNT FOR REPAIR / REPLACEMENT**

Arrangements are to be made for the tax invoice to be sent to SLSSA for payment. All repairers must supply an ABN.



## CONTENTS CLAIM FORM

The issue of this form is not an admission of liability and is issued without prejudice. Any questions, please contact SLSSA, PO Box 108, Torrensville 5031 – telephone 08 8354 6900.

**IMPORTANT: All claims relating to lifesaving assets will only be considered if notification to claim is lodged within 30 days of the event. (Resolved by State Council April 2004.)**

CLUB: \_\_\_\_\_ Surf Life Saving Club

Addresses of premises at which the loss took place:

\_\_\_\_\_

On what date and time did the loss occur: \_\_\_\_\_

If the premises were unoccupied at the time of the loss, when were the premises last occupied: \_\_\_\_\_

\_\_\_\_\_

State the circumstances under which the loss or damage took place:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you arranged for a quotation for repairs and if so, from whom?

\_\_\_\_\_

If the property was stolen, how was entry gained to the premises?

\_\_\_\_\_

If the property was stolen or lost, please provide the following:

Date Police were advised: \_\_\_\_\_

Name of Police Station: \_\_\_\_\_

File number: \_\_\_\_\_

If it has not been reported to the Police please give a reason:

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What steps have been taken to recover the goods?

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Do you consider any other party responsible for the loss? YES / NO

Are you the sole owner of the property lost or damaged? YES / NO

#### EVIDENCE OF OWNERSHIP AND VALUE

Please attach your receipts or other documents to establish evidence of ownership and the value of each item (including serial numbers for radios, etc).

WARNING: Wilful or reckless exaggeration or inflation of the amount claimed may forfeit the claim.

#### **DECLARATION – Please read carefully before signing**

I declare that all the particulars stated above and statements made in support thereof are true and correct, that no information relevant to this claim has been withheld, that no other person/s have an interest in any kind in the said property and that all conditions and stipulations of the policy have been complied with.

I claim from Surf Life Saving SA in respect of the said loss, damage or accident and declare that the amount claimed is based on a true value at the time of the loss.

NAME OF CLUB OFFICIAL: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

#### **PLEASE NOTE:**

**Members personal gear and equipment is not covered by this policy.**

**This is the responsibility of the member.**



## SCHEDULE OF PROPERTY

State each article separately

NAME AND ADDRESS OF PERSON SUBMITTING THIS CLAIM:

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Description of property lost or damaged: \_\_\_\_\_

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When and where purchased: \_\_\_\_\_

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Purchase price: \$\_\_\_\_\_

Present cost of replacement / repair: \$\_\_\_\_\_

Description of property lost or damaged: \_\_\_\_\_

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When and where purchased: \_\_\_\_\_

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Purchase price: \$\_\_\_\_\_

Present cost of replacement / repair: \$\_\_\_\_\_