



Scouts ACT

Insurance at a Glance - 2016

Cover	Details	Claim limit	Excess
Hall	Damage to the hall except as a result of hall hiring.	Sum insured	\$2500 per event
Contents	Damage to equipment or theft from secure location. All equipment must be on Group equipment register and ALL equipment must be insured for replacement value.	New for old to sum insured each item.	\$1000 per event
Hall Hire	Taken out by hirers before the event to cover Scouts ACT loss after hall hire for private family events.	\$10,000,000 per event for loss or injury caused by hirer to third parties and for damage to Scout hall	Costs around \$250 per hire
Marine	Hulls and associated marine equipment in storage, during land transit and on water. Each item value updated by Group annually and noted at Branch.	Lesser of current market or agreed value Tools, equipment and contents actually on boats to \$1000 Personal property on boat to \$2500 per incident	\$250 per claim
Vehicles	Standard comprehensive insurance. Each item value updated by Group annually and noted at Branch.	Repair/replacement to lower of market val or sum insured \$30,000,000 Third Party Property cover	\$500
Personal Accident	No-Fault injury or illness of Scouts ACT people arising from a Scout activity.	Lump sum according to injury. Loss of income: <ul style="list-style-type: none"> • 85% of pay to limit of \$2000 p/w for injury up to 2 years • 85% of pay to limit of \$1000 p/w for illness up to 1 year • Homemaker injury or illness \$75 p/w for max of 1 year 	First 7 days of disability not paid.
Public Liability	Loss or injury to third parties caused by Scouts ACT people.	\$20,000,000 per claim Includes incidents involving Scouts ACT boats to 15metre	
Aircraft Accident	Loss or damage due to actions of Scouts ACT member during use of light aircraft (5 seats max) hired by Scouts ACT or used with consent	\$200,00 damage to the craft \$10,000,000 legal liability	\$2,000 per claim