

Key Insurance Policies – Summary

(a) Property & Equipment Insurance

Scout properties are insured under the program inclusive of contents based on declared values.

Scout buildings are professionally valued and reviewed every three years. Scouts Branch need to be advised of any capital improvements over \$10,000 or if a variation in sum insured is requested for approval. It is the responsibility of the Scout Group to maintain inventory records and declare the sum insured figure for contents.

Excess

A \$500 excess is payable by the Group for claims lodged under this policy.

(b) Public and Products Liability Insurance

This policy aims to provide public liability protection for the Association and all registered members and voluntary helpers. The policy covers those insured persons who, while undertaking Authorised Scouting Activities are held liable for a negligent act that results in property damage or bodily injury to a third party.

Limit Of Liability

The cover provided is up to a maximum of \$20,000,000.

(c) Personal Accident Insurance

This policy aims to assist Scout members who incur an injury whilst participating in Authorised Scouting Activities including travelling directly to and from such activities. The policy covers Scout members up to and including 89 years of age.

A range of benefits covering Death, Permanent Injuries, Loss of Income and Non Medicare Medical Expenses are provided, subject to the full policy terms and conditions. Note that the Personal Accident Insurance policy is not a substitute for private health insurance and may not address all expenses incurred in connection with an injury.

NOTE Only NON-MEDICARE items are claimable (i.e. the "Medicare gap" is not claimable due to government legislation). The most common "Non Medicare" expenses include:

- Dental, Ambulance, Chiropractic, Physiotherapy & Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this injury policy) include:

- Doctor's Fees, Surgeon's Fees, Anaesthetist's Fees & X-rays

Excess

No excess applies to this section apart from waiting periods for loss of income benefits.

Conditions for this policy include

- i. If a member belongs to a private health fund, they must claim from that fund first

- ii. Non-Medicare medical costs are only reimbursed by this policy if incurred within 12 calendar months from the date of injury.

Further details relating to the above benefits as well as the full policy conditions are contained in the Chubb Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact Aon Australia.

Trailers, Motor Vehicles & Boats

Scout Groups are able to insure trailers, motor vehicles and boats registered to Scouts through the Scout Insurance program.

It is the responsibility of Scout Groups to ensure Scout registered trailers, motor vehicles and boats are insured. Note that whilst a trailer or motor vehicle may not be worth replacing, the public liability policy does not cover motor vehicles or detached trailers that may cause damage or injury to third parties.

Insuring motor vehicles and trailers ensures that the public liability exposure is covered. The Scout Public Liability policy provides cover for boats up to 15 metres in length.

Taking Out Cover

Any Scout Group wishing to insure their trailer, motor vehicle or boat through the Scout Insurance Program should contact Scouts NSW on 02 9735 9000 or email Aon at au.scoutsnsw@aon.com

Travel Insurance

Scout members who are travelling either interstate or overseas on Authorised Scouting Activities can contact Aon to arrange for travel insurance at discounted rates under the Corporate Travel Insurance policy. Scout members undertaking pre/post personal travel are unable to be endorsed under the policy and will be required to make their own insurance arrangements for the entire trip.

Important Notes

1. This information is only a summary of the cover provided. Everyone who is insured under a policy must comply with a duty of disclosure. The policies with full conditions are available by contacting Aon Risk Services Australia Limited ("Aon").
2. This insurance program expires on 30th November 2019.
3. Aon has arranged this Program to provide benefits to those registered members of Scouts Australia NSW who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The Program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members should consider taking Private Health Insurance. Further, no insurance policy will cover all claims or all losses. Insurance policies contain a number of terms, conditions and exclusions which affect the application of cover. For full details of the policies' terms and conditions please refer to the policy documents. Copies of which can be obtained by contacting Aon.
4. Scouts Australia NSW is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. The insurers for the Program are Berkshire Hathaway Specialty Insurance Company, Ansva Insurance Limited, Chubb Insurance Australia Limited, CGU Insurance Limited and QBE Insurance (Australia) Limited.
6. Aon's Financial Services Guide (FSG) contains important information about our relationship with you. A copy of our FSG can be obtained by contacting Aon, or from our website at www.aon.com.au

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The information contained in this brochure is general in nature and should not be relied on as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. So before deciding whether a particular product is right for you, please consider the relevant product Disclosure Statement or contact us at Aon Risk Services Australia Limited to speak to an adviser.

Summary of Insurance Cover

2019



Introduction

Aon has worked closely with Scouts NSW to design the Asset Management and Insurance Program for its members.

The Program applies when members and other insured persons/entities are involved in activities that are "Authorised Scouting Activities". Authorised Scouting Activities are those that comply with relevant laws and Scouts rules and directives for the planning and conduct for Scouting activities.

This brochure is a summary of the cover only. The program is subject to full policy terms and conditions.

Further information regarding the Scout Insurance Program can be found at the Scout website: <https://www.nswscouts.com.au/members-services/policies-and-resources/insurance-information/>

Who Is Aon?

Aon is a licensed insurance broker who has arranged this Asset Management and Insurance Program in consultation with Scouts Australia NSW. Aon is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions. Through its more than 50,000 colleagues worldwide, Aon services clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise. More information on Aon can be obtained by visiting www.aon.com.au

Who Is Insured?

This Program covers the Association and all registered members and voluntary helpers whilst they are undertaking Authorised Scouting Activities.

What Is Covered?

The Program has policies that support the delivery of Scouting programs for members:

- a. ISR (Property and Contents)
- b. Public and Products Liability
- c. Personal Accident (Injuries to Scout members)
- d. Marine Transit (Scout equipment whilst being transported)
- e. Motor Vehicles, Trailers & Pleasurecraft
(Boating equipment)

Need To Confirm a Scout Insurance Policy?

Certificate of Placement

Scouts may be requested by other parties to confirm the existence of Public Liability, Property and Personal Accident insurance policies held by Scouts. Scouts can provide certificates evidencing the currency of these policies to external organisations for events which are Authorised Scouting Activities.

A Certificate of Placement can be obtained by going to the Scout NSW website: <https://www.nswscouts.com.au/members-services/policies-and-resources/insurance-information/>

Or alternatively contact Scouts NSW on 02 9735 9000 or email Aon at au.scoutsnsw@aon.com

How To Make A Claim

Claims made under the Scouts' Property and Liability Insurance policies are managed by Aon Claims, who assist Scout members to liaise with insurers, to coordinate the exchange of information, advocate the position of Scouts and seek to expedite claims settlements.

In the event of an incident involving loss of property or contents, serious injury to a Scout member or injury/loss/damage to a third party, please contact Aon Claims at the earliest opportunity following the incident.

Claims made under the Scouts' Personal Accident policy are notified directly to the insurer, Chubb, by the claimant. This ensures that the claim is managed in the most time efficient manner. Aon claims is available to guide and assist claimants where required, and to escalate matters where claims outcomes are unsatisfactory.

Aon Claims Contact Details

Claims Consultant: Martha Cantem
Phone: 02 9253 7448
Email: au.scoutsnsw@aon.com



Mailing Address

Aon Claims - Scout NSW Insurance Program
Level 5, 201 Kent St
Sydney NSW 2001

Aon Claims can assist in authorising trades people to secure property and upon authorisation from the insurer approve the repair or replacement of property.

ISR (Property & Contents) Claims

In the event of an incident involving a property or contents loss please contact Aon Claims as soon as the loss is discovered. Aon Claims will provide you with the information required to get the matter resolved as quickly as possible and assist in coordinating any immediate needs to secure the property.

Public and Products Liability Claims

In the event of loss, damage or injury to third parties and/or their property:

- Do not admit liability even if you believe you are at fault – respectfully refer any inquiries to the Aon Claims Department before speaking with other parties about the incident
- Record details surrounding the incident and forward to Aon Claims Department
- Immediately forward any writ, summons or demand to Aon Claims Department
- Safeguard any equipment thought to be involved in the incident

Personal Accident Claims

In the event of an injury sustained by a member or volunteer, while engaged in a Scout activity/event:

- The Leader in Charge of the event must complete and submit to Scouts Branch an Incident Report Form within 7 days of the incident
- Scout members wishing to lodge a claim under the Personal Accident policy should visit the Scouts website to obtain a Personal Accident Claim Form. Once completed by the injured Scout member, Parent or Guardian, the form should be submitted to Chubb for their assessment. Details on how to complete and submit your claim will be provided along with the claim form. (Do not delay submission even if full costs are still unknown).
- If at any time assistance or guidance is required, please contact Tracey Perrin at Scouts NSW on (02) 9375 9025 or email au.scoutsnsw@aon.com

Other Policies

For claims being made under all other insurance policies held by Scouts please contact Aon Claims.