



Scouts NSW Pleasurecraft Group Insurance Facility

Scouts have established a pleasurecraft insurance program through our insurance broker, Aon to assist groups to insure their pleasurecraft and boating equipment similar in function to how trailers are insured.

Groups who own pleasurecraft may previously have included the value of their boats and boating equipment under their Contents declaration. This provides cover whilst the boat and equipment is stored at your hall but not whilst in transit or in use.

The pleasurecraft insurance program provides cover whilst the boat (hull, motor, trailer and accessories) is stored, in transit and whilst in use. Groups who insure their boats and boating equipment under the pleasurecraft insurance policy can remove the value from their Contents declaration.

The volume of boats and boating equipment owned by Scouts will allow for competitive rates to be obtained and ensure consistency of cover across all Scouting property. The following is a summary of key aspects with Scout pleasurecraft insurance facility:

Basis for settlement (what value should you insure for?)	Pleasurecraft (includes hull, motor, trailer and boating accessories) should be declared based on their market value which is the basis of settlement, subject to the limit of the declared sum insured
Excess	\$200 each and every claim
Sporting equipment	\$1,500 limit per item up to \$10,000 maximum limit (note that value of equipment/accessories needs to be factored into the declared overall sum insured. In the event of a total loss, overall claim will be limited by the declared sum insured.
Yacht racing risk extension	Yes, for races up to 50 nautical miles. Insurance cover for longer races is available upon request and approval by insurer.

Scout Group pleasurecraft policies will be paid by Scouts Branch and recovered from the group through the Asset Management Fee process.

For full details regarding the scope of cover, please refer to the QBE Marine Specialty Risks Pleasure Craft PDS which can be obtained from our insurance broker, Aon:

Email: au.scoutsnsw@aon.com

Phone: (02) 9253 7847

Public Liability Cover

The Scout Public Liability policy is endorsed to provide cover for watercraft up to 15m in length therefore the Scouts pleasurecraft insurance policy is limited to the physical risk and does not include public liability cover. Scout groups who may have pleasurecraft in excess of 15m in length need to contact Scout Branch to arrange for separate public liability cover for their pleasurecraft.

Inboard Powered and Moored Pleasurecraft

Pleasurecraft insurers will require periodic boat inspection reports for both inboard and moored pleasurecraft which would need to be separately rated and managed outside of the pleasurecraft facility.

Inboard Powered and Moored Pleasurecraft

Scout groups wishing to insure their pleasurecraft and boating equipment under the Scout Pleasurecraft Insurance program need to provide the following information to Scouts Branch:

	Details	Market Value
Scout Group		
Postcode where boat is stored		
Contact Person		
Contact email address		
Boat hull – Year of construction, description		
Boat Registration Number		
Motor – Year of manufacture & Description		
Trailer – Year of construction, registration number and Description		
Accessories – Details and combined value		
Combined Total Sum Insured		

Should you have any queries regarding the Scout Pleasurecraft Insurance Program please contact our broker, Aon on 02 9253 7847 or at au.scoutsnsw@aon.com.