

### What cover do I get for taking out the SSAA Members Firearms Insurance ?

You automatically receive \$25,000 Accidental loss or damage cover for your firearms and fixed accessories. Many of our members would have this already as part of their home and contents insurance, however the additional benefits in upgrading your membership are very very good including up to 28 days per year worldwide cover if you are lucky enough to go on an international hunting holiday, cover whilst in use which is excluded by most home and contents policies and only a \$100 excess applicable to a claim.

### Are there any restrictions or exclusions on the cover ?

Cover will not be available;

- For theft where the equipment was not stored in an approved gun safe as required by State or Territory authority, other than when the equipment is in use or away from the Insured's premises
- Where the Insured or any person or entity to whom the equipment has been entrusted fails to comply with any law relating to either storage, use or handling of the equipment
- Notwithstanding anything in the Policy Wording or schedule to the contrary it is agreed and declared that this policy does not cover any loss or damage to unaccompanied customers goods, whether in the course of or awaiting transit, during loading or unloading, or being held in storage
- Where the damage has resulted from maintenance of the gun.
- Replacement value for any Interest Insured up to 5 years old. For any Interest Insured over 5 years the settlement will be indemnity only.
- For scratching and chipping of stocks

### What is the difference between Replacement Value when the insured item is less than 5 years old and Indemnity Value when it is over 5 years old ?

The term Replacement Value or replacement Cost refers to the amount that you would have to pay, at the present time to replace the insured item. The Replacement Value is not the market value, but it is instead the cost to replace the item at its pre-loss condition.

The Indemnity Value is the value of the insured item at the time of the loss. Payment of the Indemnity Value is designed to put you in the same financial position you were immediately before the loss occurred. This therefore takes into account the issue of age and depreciation on the insured item once it is older than 5 years of age.

### **Are my firearms covered if in someone else's possession ?**

The policy is designed to provide cover for firearms which are owned by you and kept at your premises ( being the premises where the firearm is registered ) for accidental damage or against fire, theft, collision and other specified events.

The policy excludes any damage, destruction, theft of loss which occurs while your equipment is in the possession of anyone other than you or a member of your Immediate family ( Immediate family being your mother or father, spouse, civil partner or domestic partner or son or daughter who permanently lives with You and is aged over 18 years of age )

### **What if my firearms are worth \$50,000 ?**

For your \$35 extra in membership fees you receive up to \$25,000 cover regardless if that covers one, two or three individual firearms - \$25,000 is the maximum cover.

### **How do I upgrade my membership to include the Firearms Insurance ?**

To include the Firearms Insurance is only an extra \$35 per year and you do not have to wait till your membership renewal to upgrade. If you want to upgrade immediately you can by contacting SSAA Membership and paying the \$35 now for the remaining period through to your expiry date.

The main reason why we have been able to secure this facility is due to the strength and number of the SSAA Membership. As well as the cover you will be receiving for your firearms for only \$35, the other major benefit is the income generated through this facility goes directly back to SSAA to invest in its clubs and members.

In summary this is another benefit of being a SSAA Member, on top of the \$20,000,000 liability and Personal accident cover you receive whilst engaged in all lawful and recreational shooting activities.

If you do have any queries in relation to this or any other insurance matters please contact SSAA General Insurance Brokers on 08 83320281.

### **Do I need to list all my firearms to be covered ?**

No, as long as at the time of the loss you are a financial member of SSAA with the firearms insurance, you are the registered owner of the firearm and the firearm was being stored as per your states legal requirements then you are covered.

Obviously it goes without saying that if the use of a firearm illegally is excluded.

### **If I do have a claim what do I do ?**

In the event of a claim you contact SSAA General Insurance Brokers and we will assist you with a quick fair settlement from the underwriter.

## How do I know I have been accepted for the cover ?

Once you have included and paid for the firearms insurance you are covered, it is a benefit of being a SSAA Member.

## When does cover start ?

### Number One - Payment Received Mid Renewal

If you add the firearms insurance on to your membership during the membership year then the **cover starts from the date you paid the \$35** and expires when your current membership expires.

For example if your membership period is the 1<sup>st</sup> June 2019 to the 1<sup>st</sup> June 2020 and you paid the \$35 on the 1<sup>st</sup> March 2020 then your firearms will be covered from the 1<sup>st</sup> March 2020 to the 1<sup>st</sup> June 2020 ( 3 months ).

This applies when you make a single payment of \$35, **cover will only be from the date of payment to the membership expiry date regardless if it is 11 months, three months or three days.**

### Number Two - Payment included in your SSAA Renewal Payment

If you already have the SSAA Member's Firearms Insurance your SSAA Renewal will include the \$35.

So, when you receive your membership renewal as long as **you pay your membership (including the \$35) before the expiry date of your membership you will be covered for the full membership year.**

However, if you pay your membership late, let's say your renewal date was the 1<sup>st</sup> June 2020 and you pay the renewal including the \$35 on the 10<sup>th</sup> June 2020 then the firearms insurance will only cover you from the 10<sup>th</sup> June 2020 to the 1<sup>st</sup> June 2021. **You would have had no cover from the 1<sup>st</sup> June 2020 to the 10<sup>th</sup> June 2020 ( the date of payment ).**

### Number three - Payment added to your SSAA Renewal Payment

If you renew your membership renewal ( excluding SSAA Member's Firearms Insurance ) and INCLUDE the \$35 in one renewal payment then the payment will be processed as one and the firearms insurance will **commence from the membership renewal date** - regardless if you paid it a month early.

You would have had **NO COVER from the date of payment till the membership renewal date** as follows

–

Membership Renewal Date	1 <sup>st</sup> June 2020
Pay renewal and include \$35 for Firearms Insurance	1 <sup>st</sup> May 2020
Firearms Insurance cover commences	1 <sup>st</sup> June 2020

To have cover leading up to the renewal date ( 1<sup>st</sup> May 2020 to 1<sup>st</sup> June 2020 ) you need to make a one off payment of \$35 for that period up to the renewal date as explained in Number one above.