

### 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 privately owned firearms plus fixed accessories specifically limited to the following items:

Scopes / sights, straps, gun bags / cases, tripods, bipods and trigger rests.

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 locked in a vehicle (subject to being transported as per relevant state legislation).
- 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 or loss which occurs while your equipment is in the possession of anyone other than you or a member of your immediate family (except when your firearms are legally stored at a premise other than yours).

### **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 for the policy period.

The policy period is the same period as your SSAA membership period. Unless you have purchased the cover after the membership effective date in which case, the policy period is effective the date that you purchased the cover ( paid the \$35 ) and expires on the same date as your membership expires.

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 join SSAA as a member or renew your SSAA Membership and have included and paid for the firearms insurance you are covered, it is a benefit of being a SSAA Member.

### When does cover start ?

If you already have the SSAA Member's Firearms Insurance, your SSAA Membership 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 there is no firearms cover until the \$35 is paid to SSAA. For example your renewal date is the 1<sup>st</sup> June 2021, and you pay the renewal including the \$35 on the 10<sup>th</sup> June 2021, then the firearms insurance policy period is from the 10<sup>th</sup> June 2021 to the 1<sup>st</sup> June 2022.

Another example is if you pay on the 10<sup>th</sup> August 2021 then the policy period would be from the 10<sup>th</sup> August 2021 to the 1<sup>st</sup> June 2022.

You must be financial at all times for the firearm cover to be in place. Whilst SSAA membership can be backdated, the firearms insurance can't be.

