

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

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 to 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

### How do I upgrade my membership to include the SSAA Mutual Firearms Protection?

To include the SSAA Mutual Firearms Protection 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 arrangement 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 it's 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 SSAA Mutual Firearms Protection, 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.

### **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 know I have been accepted for the cover?**

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

### **When does cover start?**

As soon as you pay the additional \$35 dollars the cover commences.

This applies when your membership is due too, once the membership payment is received by SSAA then cover commences. If you take a month past your expiry date to pay your membership then your firearms would not be covered for that month.

### **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.

