

# FIREARMS CLAIM INFORMATION

## **Claims**

#### Notice of claim

You must give Us and/or your broker notice of any Event which is likely to give rise to a claim as soon as is reasonably practicable.

Any such notice must be directed to

Sporting Clays Australia Email to <a href="mailto:admin@sportingclaysaustralia.com.au">admin@sportingclaysaustralia.com.au</a>.

## How do I make a claim?

In order to make a claim contact Sporting Clays Australia and request a claim form. Then complete, sign and return the claim form to admin@sportngclaysaustralia.com.au

You will need to provide the following documentation/information:

- a) Your current association Membership number;
- b) a copy of Your Firearms Registration Certificate or the state equivalent; and
- c) a copy of Your firearms license.

We may also require you to;

- a. provide written statements under oath;
- b. be interviewed about the circumstances of the claim; and/or
- c. provide written details of any other policies that may cover the same events or losses.

If you require assistance or have any questions regarding a claim, please contact Your broker.



# What You should do after loss or damage

#### You should:

- a) Protect Yourself from any danger present;
- b) Take reasonable steps to prevent further loss or damage;
- c) Notify the Police as soon as reasonably practicable i.e. within 48 hours if the Equipment is lost, stolen, or maliciously damaged and provide the Police with all assistance to apprehend the offending third party;
- d) Make a claim with Us as soon as practicable;
- e) Any invoices, bills, letters or notices You receive from other people involved in the loss or damage must be sent to Us as soon as practicable.

## What You must not do

You must not incur any costs or expenses, or authorise repairs (other than emergency and necessary temporary repairs) or replacement without Our prior agreement, with agreement not to be unreasonably withheld.

#### Other Insurance

In the event of a claim, You must advise Us as to any other insurance that covers the same risk which is insured by this policy, that they are entitled to claim under or have access to, and that is current as at the time of the Event.

### **Sanctions**

We shall not provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America which may be applicable.

## Several liability notice

The liability of an insurer under this contract is several and not joint with other insurers that may be party to this contract of insurance. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.



In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer.

Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

# Subrogation

When We pay any amount under this policy, the Insured or their legal representative agree that We shall be subrogated to all of Your rights or your legal representative to recover against any person or entity and You or your legal representative agree to execute and deliver any certificates, information and other documentation as We may reasonably require and do whatever else is necessary to enable Us to secure such rights. Neither You or your legal representative shall take action or wilful inaction after We have paid any amount, which will prejudice Our rights to subrogation.

We may not be liable to pay any benefits under the policy for loss or damage to the Equipment if You agree or have agreed to limit or exclude any right of recovery against any third party who would be liable to compensate You with respect to that loss or damage.

#### General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ("the Code"), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Code Governance Committee (CGC) go to <a href="https://www.insurancecode.org.au">www.insurancecode.org.au</a>