

## SCA MEMBER'S FIREARMS INSURANCE INFORMATION

### **What you are Covered for:**

We will compensate You, up to the \$15,000.00 and on the basis set out in 'Basis for Settlement', for:

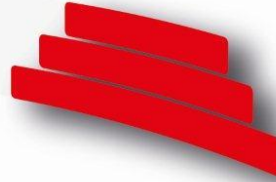
- a) Accidental Damage to the Equipment;
- b) Accidental Loss of the Equipment whilst You are in possession of the Equipment and accompanying it;
- c) Theft of the Equipment caused by forcible entry of an Approved Safe or a locked vehicle (but the Equipment must have been transported in accordance with the relevant state legislation). We will also compensate You for:
  - a. Theft or any attempted Theft by a person concealed on the Premises;
  - b. Theft where there has been a threat of immediate violence or violent intimidation;
  - c. Theft of Equipment securely attached to a vehicle through use of locks or padlocks, which results in visible damage to the locks or padlocks;
  - d. loss or damage to the Equipment caused by fire, malicious damage, flood and Specified Events;
  - e. loss or damage to the Equipment arising from a vehicle collision and/or overturning of the vehicle (but the Equipment must have been transported in accordance with the relevant state legislation);
  - f. loss or damage to the Equipment caused by water or other liquid.

**Equipment** means privately owned firearms and accessories which can be fixed to the firearm, specifically limited to scopes, sights, straps, gun bags / cases, magazines, tripods, bipods, and trigger rests.

### **What is not covered:**

#### **Cover will not be available:**

1. 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.
2. 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.
3. This policy does not cover any loss or damage to unaccompanied customer's goods.
4. Commercial Transport- whether in the course of or awaiting transit, during loading or unloading, or being held in storage by a commercial carrier.



5. Additional Equipment which means the owners goods, tools, accessories, or equipment associated with using Your firearms (for example ammunition, reloading equipment, storage cases, cartridge bags, ear defenders/ear muffs, gun safes, torches, binoculars).
6. Other exclusions as per the policy wording.

## **Frequently Asked Questions**

1. **Are all my registered firearms covered?** – Yes, they are (up to a total combined value of \$15,000)
2. **Am I covered if my gun is being used by someone else?** You are only covered when the firearms are in your possession for example with another member at an event is covered, however if you lend it to someone to go and use on a hunting trip and you are not there it will not be covered.
3. **Am I covered if I travel overseas?** – Yes, you are, up to a maximum of 21 days.
4. **Can I extend my cover beyond \$15,000?** Yes, you can. If you wish to extend contact SCA Admin.
5. **Am I covered if my family member is using the firearm?** Yes, immediate family are covered whilst using your firearm provided that they are using it lawfully and are legally permitted to use the firearm.
6. **How do I make a claim?** Please see the Firearms claims document.
7. **Will accidental damage cover me if I drop my firearms and the stock breaks?** Yes it will. We will repair or replace depending on the age of the firearm and the availability of replacements.
8. **What if my firearm is old and is not worth as much as the repair costs?** Each claim is assessed on its merits and what is the most sensible thing to do. In some instances, we may pay you for what the item is worth on the market. In others we will pay the repair costs provided that the repair costs don't outweigh the market value of the firearm.
9. **How do we determine what the market cost is?** We have a number of firearms dealers who can give us recommendations on value and we also do comparisons on [usedgunsales.com.au](http://usedgunsales.com.au) to see what items are being advertised for sale for.
10. **What if my firearm is damaged and needs to be replaced but I want to keep the damaged equipment?** Depending on what the value of the damaged piece is worth, you can keep the damaged equipment however if the item has a reasonable salvage value we will keep the equipment unless you want to buy it from us.