



SSAGO Insurance

Introduction

This factsheet details what is covered through SSAGO's insurance policies. Anyone wishing to make a claim against the insurance policy should contact the SSAGO National Executive Committee.

What is insured through SSAGO

SSAGO has two insurance policies through Unity. The first is possessions insurance and covers the things SSAGO owns. The second is member insurance and covers our members in case of injury whilst on a SSAGO event.

Possessions Insurance

This covers mainly SSAGO's assets from damage and theft but also it covers any members' personal effects when on an authorised SSAGO event or travelling to a SSAGO event. This does mean that if the event is a properly sanctioned one run by either a member club or on a national level then members' effects are covered. However the policy will not pay out more than £400 to any one member and no more than £200 on any one item. This will cover you for all loss or damage of items apart from:

- Moth, vermin, wear, tear, gradual deterioration and mechanical derangement or defect
- Breakage of articles of a brittle nature unless caused by fire, lightning, aircraft, explosion, storm, flood, riot, civil commotion or malicious damage, theft or impact by any animal or vehicle
- Mysterious disappearance
- Scratching of lenses of cameras, projection equipment or associated equipment.

Also not covered are

- Cash, banknotes, cheques, traveller's cheques.
- Loss of bicycle accessories unless the bike is stolen also
- Musical instruments damaged by climatic or atmospheric conditions or extremes of temperature (unless such loss or damage would be recoverable under an ordinary fire insurance policy) and breakage of strings, reeds or drumheads.

Members' tentage is covered although if the tent is over 5 years old the amount paid out will be reduced by 5% of the total value per full year over 5 years, unless

- The value is over £500 **and**
- The canvas is in a robust and reasonable condition **and**
- The tent is fit for the purpose for which it was being used



Personal Injury Cover

Our members are insured against personal injury as long as Scouting's POR is followed (this is done through following the SSAGO rules and regulations). For a summary of what is covered please ask the national exec for a copy of the Personal Injury Insurance pdf document.

This policy also covers transit to and from events; this means that as long as it does not invalidate the vehicles insurance, any SSAGO member travelling in any vehicle to a SSAGO event is covered for personal injury by SSAGO.