



Risk Management Service

# Employee Relocation Protection Information Package



Instructions and Helpful Tips  
FactSheet  
Application Form  
Schedule of Household Contents



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**To obtain an electronic copy of this document**

**Visit [www.rms.org.au](http://www.rms.org.au)**

**Or**

**Email the above Resource code to [info@rms.org.au](mailto:info@rms.org.au)**

# Instructions and Helpful Tips

## FOR EMPLOYEES

### Read the ERP FactSheet.

It is important that you understand the terms and conditions of the cover your employer is arranging including:

1. The type of property that is covered and not covered
2. The exclusions that limit cover
3. What you have to do and how much RMS will pay in the event of a loss
4. Your duty to disclose all relevant information and to care for your property

### Start early.

It can take a little while to complete the application form and have it authorised by your employer. RMS reserves the right to not provide cover if the completed and authorised application form is received after packing of your property commences.

### Complete the Application Form.

Answer all the questions. Failure to provide all the necessary information may delay or prevent RMS from providing cover.

- Consider whether your goods will be stored during the relocation and if so complete the storage section of the form. Storage cover is not automatic and is only provided if this section of the form is completed.
- Complete the Detailed Schedule of Household Contents carefully, remembering:
  - To list all special valuables worth more than AUD\$1,000 in the appropriate section and provide recognised valuations – refer to the “*What type of property is covered (and NOT covered) by ERP*” section of the FactSheet for further information.
  - To use replacement values - which is the amount it would currently cost to replace the item with a new identical or equivalent item. When estimating replacement values consider whether costs in your new location will be

higher (or lower) than in your present location (eg. customs duty and freight costs that may apply).

- The maximum amount that RMS will pay for any item is the amount that is shown for that item on the Detailed Schedule of Household Contents. If an item is not shown on the Detailed Schedule of Household Contents it is not covered.
- If you use a currency other than AUD\$ when estimating your values please clearly and boldly state the currency used on the application form. RMS will process all applications in AUD\$ unless otherwise indicated.

### When packing:

If you pack your own property, number each box and keep a list of the contents in each box. That way if a box is not delivered you will immediately know what is missing.

- Do not list the contents on the outside of boxes – this can be an invitation for thieves.
- If professional packers are used request a copy of their packing list.

### During relocation:

If you become aware of damage or loss to your property prior to delivery advise RMS immediately and ask your clearing agent (if you have one) to lodge a claim on the carrier or shipping company.

### When your property is delivered:

If damage is apparent or if some items are missing, clearly note the details on the receipt of goods.

- Unpack and check the contents of all packages as soon as possible after delivery. RMS must be notified promptly of all losses – refer to the “*What to do in the event of a loss*” section of the FactSheet.
- Where damage or loss occurs follow the steps outlined in the “*What to do in the event of a loss*” section of the FactSheet.



# Employee Relocation Protection FactSheet

## What is Employee Relocation Protection?

Employee Relocation Protection (ERP) is a cover provided to Seventh-day Adventist Church Organisations (church organisations) and responds when the personal property of nominated employees (employees) is damaged, lost or stolen while being relocated subject to the terms, conditions and exclusions outlined in this factsheet.

The ERP cover is not an insurance policy, rather it is an internal loss fund operated for the benefit of the Seventh-day Adventist Church by Risk Management Service (RMS).

## When can a church organisation nominate an employee for ERP cover?

Employees (including new employees) can be nominated for ERP cover by a church organisation if:

- The employee and their property is being moved from one location within the territory of the South Pacific Division to another location also within the territory of the South Pacific Division; and
- The church organisation nominating the employee is responsible for the cost of the ERP cover.

**Important:** Employees relocating to or from another Division will need to apply for relocation cover through Adventist Risk Management at the General Conference. Please contact RMS for forms and assistance.

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## When is personal property covered by ERP?

ERP does not permanently cover an employee's personal property.

ERP cover applies from the time packing of the employee's personal property commences at their former place of residence and continues uninterrupted until it is delivered to their new place of residence, subject to the following maximum periods of cover:

- Domestic relocations: 3 months
- International relocations: 6 months

The maximum periods of cover are extended to include any storage cover that RMS agrees to provide - please refer to the "*Is personal property covered when in storage*" section of this FactSheet for further information.

## Is personal property covered when in storage?

ERP covers the personal property of employees while being stored during the relocation provided that storage cover was requested on the ERP application form and approved by RMS.

The maximum period of storage cover is 6-months unless special arrangements are agreed by RMS. Expatriate employees from Australia and New Zealand serving in the South Pacific Division island field can request storage cover for their personal property stored in their homeland for the term of their expatriate service. It is the responsibility of the expatriate employee to request an extension of their storage cover if they extend their term of service.

## What type of personal property is covered (and NOT covered) by ERP?

ERP covers the personal household property belonging to the employee and the employee's spouse and dependent children such as:

- Furniture, furnishings, carpets & rugs.

- Electrical items - for example, fridges & washing machines.
- Home entertainment items - for example, stereo, television & computer equipment.
- Clothing and footwear.
- Manchester - for example, blankets, linen & towels.
- Kitchen items - for example, crockery, cutlery, pots & glassware.
- Toys, craft & hobby items, musical instruments & sporting equipment.
- Books, CDs, & DVDs.
- Gardening and handyman tools - for example, lawnmowers & power tools.
- Special Valuables - but only if properly declared on the ERP application form together with copies of recognised valuation certificates and subject always to approval by RMS. Special valuables include antiques, works of art, curios, items containing silver or gold, stamp & coin collections, oriental carpets & fine art items worth more than AUD\$1,000 each.

Not all personal property is covered by ERP. ***The following personal property is not covered:***

- Accounts, bills, currency, deeds, evidence of debt, money, notes or securities of whatever type.
- Jewellery and precious stones.
- Livestock and pets.
- Motor vehicles and registered motorcycles.
- Wine, tobacco and other items inconsistent with the beliefs of the Seventh-day Adventist Church.
- Goods or articles which are perishable in their own nature or which may deteriorate or perish due to changes in climate, temperature or other ordinary exposure or because of length of time in transit - for example, food & plants.

If an employee requires cover for such excluded items it is their responsibility to arrange the cover and pay for it.

## What about the personal property actually carried by an employee?

The ERP cover includes a small amount of cover for personal property actually carried by an employee from their former residence to their new residence such as clothes and other luggage.

This part of the ERP cover is provided under the *Employee Effects Travel Protection cover*. The terms and conditions of this cover are outlined in the *Employee Effects Travel Protection FactSheet* which is available from the RMS website or by contacting RMS.

## What is the proper amount of cover?

The employee's personal property should be covered for replacement value - which is the amount it would currently cost to replace each item of property with a new identical or equivalent item.

The South Pacific Division (SPD) determines the maximum amount of ERP cover that a church organisation will pay for. This amount is reviewed on July 1 each year. The current limit can be obtained from the SPD or RMS.

Additional cover in excess of the SPD limit may be provided subject to the agreement of both RMS and the church organisation paying for the cover.

## How to apply for cover?

The process of applying for ERP cover involves both the employee and the church organisation responsible for paying the costs of the cover.

The employee must complete an ERP application form which includes a Detailed Schedule of Household Contents. All eligible personal property being relocated must be listed on the Detailed Schedule of Household Contents. **IMPORTANT: Property not listed on the Detailed Schedule of Household Contents is not covered.**

RMS will consider all amounts on the application form (including the Detailed Schedule of Household Contents) to be denominated in AUD\$ unless otherwise indicated.

A Microsoft Excel version of the application form can be downloaded from the RMS website (preferred) or the paper form at the end of this FactSheet can be used.

When complete the employee must send the application form to the church organisation that will be paying for the cover. The church organisation will authorise the application and forward it to RMS.

RMS will place the cover as soon as the authorised form is received providing that:

1. All the required information is provided. Failure to provide all the required information may cause delay in the placement of the cover or may prevent RMS from placing the cover at all.
2. The authorised application form is received before packing of the employee's personal property commences. RMS reserves the right to not provide cover once packing and/or relocation has commenced.

## How to cancel or make changes to cover?

ERP cover can be cancelled or changed as outlined below by providing a written request to RMS.

**Cancellations** of cover will be accepted by RMS where packing of the employee's personal property has not commenced. In such circumstances RMS will issue a full refund to the church organisation paying the cost of the ERP cover. All other requests for cancellation of cover will be subject to the discretion of RMS.

**Changes** to cover will also be accepted by RMS where packing of the employee's personal property has not commenced. If the change varies the cost of the ERP cover RMS will issue an adjusting invoice or credit note to the church organisation



paying the cost of the ERP cover (refunds less than AUD\$10 will not be issued). All other requests for changes to cover will be subject to the discretion of RMS.

### Are there any exclusions?

Yes there are some exclusions that church organisations and employees need to be aware of.

Firstly, some types of personal property are not covered by ERP – please refer to the “*What type of personal property is covered (and NOT covered) by ERP*” section of this FactSheet for further information.

In addition, ERP cover does *not* cover:

1. Damage or loss
  - a. directly or indirectly occasioned by war, invasion, civil war, mutiny, insurrection, rebellion, military or usurped power.
  - b. resulting from radioactivity arising from the use of nuclear fuels or weapons.
  - c. due to wear and tear, gradual deterioration, moth, insects, rodents, vermin, mildew or other deterioration, inherent defect, variations in climatic or atmospheric conditions or extremes of temperature unless such loss or damage would be recoverable under an ordinary policy of fire insurance.
  - d. due to confiscation or destruction by customs officials or order of any government or public authority.
  - e. recoverable under any insurance or from any other party except to the extent that such recovery falls short of the amount otherwise payable under the ERP cover.
  - f. To a special valuable exceeding AUD\$1,000 unless a recognised valuation for the special valuable is provided with the

ERP application form prior to the commencement of packing of the employees personal property – please refer to the “*What type of personal property is covered (and NOT covered) by ERP*” section of this FactSheet for further information.

- g. where the total damage or loss is less than AUD\$20.
2. Mechanical, electrical or electronic derangement except when caused by accidental external means.
3. Retuning of musical instruments.
4. Any consequential loss.

### How much does ERP cover cost?

There are three components that make up the cost of ERP cover:

**Relocation:** The cost is calculated as a percentage of the value of the property being covered plus GST if applicable. The percentage used depends on the type of transit as described in the following table.

Transit	Percentage
Suburban	0.72%
Road (not suburban)	1.00%
Sea (excluding PNG)	1.45%
Sea (including PNG)	2.00%

*The above rates are valid from 1 December 2013.*

**Storage:** The cost is calculated as 0.045% of the value of the property being covered per month (or part thereof) plus GST if applicable.

**Employee Effects Travel Protection:** The cost depends on how long cover is required for. Most relocations require cover for less than 15 days which currently costs AUD\$10 plus GST if applicable. For full cost details please refer to the *Employee Effects Travel Protection FactSheet* which is available from the RMS website or by contacting RMS.

### An Example:

To illustrate, the cost of ERP cover in respect of an employee being relocated interstate by road with personal property valued at \$100,000 and requiring two months of storage would be calculated as follows:

Relocation (\$100,000 x 1.0%)	\$1,000
Storage (\$100,000 x 0.045% x 2 mths)	\$90
Employee Effects Travel (Up to 15 days)	\$10
Total Cost	\$1,100*
*Plus GST if applicable	

### What to do in the event of a loss

In the event that property covered by ERP is damaged or lost or an incident occurs that is likely to cause loss, the employee should follow the steps outlined below:

1. Immediately notify RMS of the incident providing all available information. **This is important** as RMS may refuse to pay for a loss if RMS has not been notified of the loss within six weeks from:
  - a. The date the property is delivered to the employee's new place of residence or the date the ERP cover for the relocation ceases - whichever is earlier
  - b. The happening of any event giving rise to a loss

See also the Limitation of Time Clause in the *Other Important Information about ERP Cover* section of this Factsheet.

2. Take all reasonable precautions to prevent further damage or loss.

3. Do not dispose of any damaged property until RMS advises that it is no longer required or assessment of the loss is complete.
4. If the total loss is likely to exceed AUD\$1,500:
  - a. Contact RMS for further instructions; and
  - b. Immediately write a letter of claim to the carrier or shipping company (or where applicable have the clearing agent do it). This is important as the loss may be recoverable from the carrier or shipping company if the loss is due to their negligence.
5. If the total loss is expected to be less than AUD\$1,500 proceed with repair and/or replacement of damaged/lost items in accordance with the *How much will RMS pay in the event of a loss* section of this FactSheet.
6. Complete a "Loss Notification Form" (available from the RMS website or by contacting RMS) and attach:
  - a. Quotes or invoices to substantiate the cost to reinstate the loss suffered. RMS will not normally pay any loss for which quotes or invoices are not provided. If this requirement causes any difficulty please contact RMS for assistance. RMS is normally happy to pay the reasonable cost for a supplier to provide a quote. If in doubt please check with us.
  - b. Photos that show the damage to the property (if applicable and where possible).
  - c. A copy of the packing list if available.
  - d. A copy of the "Bill of Lading" and the "Wharf Receipt" if the personal property was sent by ship.
  - e. Where applicable, a copy of any letter of claim sent to the



carrier or shipping company together with their response (refer to step 4 above).

shown on the Detailed Schedule of Household Contents that forms part of the ERP Application Form.

7. Send the completed Loss Notification Form and attachments to the church organisation that paid for the ERP cover and ask them to countersign it and forward to RMS.

Once RMS is notified of the loss it will be registered in our system and the process of assessing the circumstances and amount of the loss will begin. For large or unusual losses RMS may appoint a third-party loss adjuster to assist with the assessment of the loss.

When the assessment is complete RMS will finalise the loss by issuing payment (where appropriate) or advise the reasons why payment is not being made.

**NOTE:** If the loss relates to cover provided under the *Employee Effects Travel Protection* cover please see that FactSheet for loss instructions. For more information please refer to the “*What about the personal property actually carried by an employee*” section of this FactSheet.

## How much will RMS pay in the event of a loss?

In the event that an item of property covered by ERP is damaged or lost the amount that RMS will pay depends on a number of factors outlined below.

1. Where the item will be replaced or repaired RMS will pay the lesser of:
  - a. The cost to repair the damaged portion of the item to a condition substantially the same as but not better or more extensive than its condition when acquired; or
  - b. The cost to replace the item with a similar item in a condition equal to but not better or more extensive than its condition when acquired; or
  - c. The amount of cover in place for the damaged or lost item as

The employee may choose to replace, repair or restore the damaged or lost item in a manner suitable to their requirements (such as replacing rather than repairing or purchasing a larger or better replacement) however the amount that RMS will pay will not exceed the lesser of a, b or c above.

The work of repairing or replacing shall be carried out within a reasonable timeframe, failing which RMS shall not be responsible for increased costs of repair or replacement occasioned by any delay.

2. Where the employee makes a decision not to repair or replace the item RMS will pay the lesser of:
  - a. A reasonable estimate of the reduction in value of the item as a result of the damage; or
  - b. An amount equal to the value of the item at the time it was damaged or lost (the amount the item could reasonably be sold for on the second-hand market immediately before the damage or loss occurred); or
  - c. The amount of cover in place for the damaged or lost item as shown on the Detailed Schedule of Household Contents that forms part of the ERP Application Form.

**Important:** All loss payments are subject to the following conditions:

**Sets:** In the case of damage or loss to any item or items that are part of a set, the amount payable by RMS shall be a reasonable and fair proportion of the total value of the set, giving consideration to the importance of the item/s, but in no event shall such damage or loss be considered to mean the total loss of value of the complete set.

**Special Valuables:** In the case of damage to special valuables, RMS reserves the

right to pay the loss on a repair costs only basis.

**GST:** If the employee or a church organisation is entitled to claim an input tax credit for any GST paid when reinstating the loss, RMS will use the GST exclusive cost to determine the amount payable.

**Salvage Value:** RMS reserves the right to the salvage value of any damaged items except where the loss is paid by RMS:

- on a repair costs only basis; or
- as a reasonable reduction in value of the item.

### **Is there an excess payable in the event of a loss?**

No, there is no excess deducted from losses payable under the ERP cover.

### **Other important information about ERP Cover**

There is some other important information about the ERP cover that church organisations and employees need to know.

1. The employee and church organisation have a duty to disclose to RMS all material facts that they know, or could reasonably be expected to know, that are relevant to RMS's decision whether to provide cover and the terms on which cover may be provided. RMS reserves the right to void cover where relevant information is not disclosed.
2. The employee has a duty of care to, at all times, exercise reasonable care to safeguard their personal property against damage or loss.
3. Limitation of time clause: In no case whatsoever shall RMS be responsible for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless a claim is being processed.
4. Under no circumstances shall ERP cover benefit directly or indirectly any carrier or bailee.

5. RMS reserves the right to vary the terms and conditions of the ERP cover at any time including the right to vary the cover for all participating church organisations or to apply special conditions to any individual church organisation based on their loss experience.

### **Need to know more or need to contact RMS?**

Phone (02) 9847 3375

Fax (02) 9489 7428

Email [info@rms.org.au](mailto:info@rms.org.au)

Web [www.rms.org.au](http://www.rms.org.au)

Mail Locked Bag 2014

Street 148 Fox Valley Road  
WAHROONGA NSW 2076

# Employee Relocation Protection Application Form



Risk Management Service

## 1. Employee Details

Full Name \_\_\_\_\_ Phone No. \_\_\_\_\_  
Email address \_\_\_\_\_  
New Employer \_\_\_\_\_ Position \_\_\_\_\_

## 2. Location Details

### Current Address

City \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_  
Country \_\_\_\_\_

### Proposed New Address

City \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_  
Country \_\_\_\_\_

**This Move is -**       Suburban       Within the State       Interstate       Overseas

## 3. Value of Goods

**Total Replacement Value of Goods to be Covered**      \$ \_\_\_\_\_

- 1) The amount should agree with the total of the attached Detailed Schedule of Household Contents.
- 2) Unless you state otherwise, the above figure will be accepted as Australian currency.
- 3) If you are uplifting goods from more than one location we will assume the above amount covers the total value of goods from all locations.

## 4. Removal Details

Name of Removalist \_\_\_\_\_

Transportation       Road/Rail       Air       Ship  
 Other \_\_\_\_\_

**Departure Date**      /      /20      \_\_\_\_\_

## 5. Storage Details

**Will goods be stored at any time during the relocation?**       Yes       No

*If Yes, please give details below:*

Name of Storage Company \_\_\_\_\_

Address \_\_\_\_\_

### Estimated time of goods in storage:

1 month       2 months       3 months       4 months       5 months       6 months\*

\*If goods require storage for more than 6 months please give a short reason below:

\_\_\_\_\_

**6. Acknowledgement and Agreement to Terms and Conditions by Nominated Employee:**

1. I have received and read the Employee Relocation Protection FactSheet that sets out the terms and conditions of cover and agree to participate in the cover in accordance with those terms and conditions.
2. I understand that the amount of cover for each item and in total is limited to the values specified on this form and the Detailed Schedule of Household Contents.
3. I declare that the amounts I have stated in the Detailed Schedule of Household Contents are the full replacement values of the items, and understand that any undervaluation of items may reduce any amount payable under this cover.
4. I understand that Risk Management Service is responsible for assessing and determining the amount payable in the event of any damage to or loss of my personal property and I agree to provide all information and documents reasonably required by Risk Management Service for this purpose.
5. I declare that I have disclosed all material facts and understand that failure to do so may render this cover void.

**SIGNED BY NOMINATED EMPLOYEE**

\_\_\_\_\_ DATE \_\_\_\_ / \_\_\_\_ /20 \_\_\_\_

**WHAT TO DO NEXT...**

- Ensure **all sections** of this application form and the attached Detailed Schedule of Household Contents are complete and signed.
- **Send the completed forms to your new employer BEFORE the packing of your property commences.**  
*RMS reserves the right to not provide cover if the completed application form and Detailed Schedule of Household Contents is received after the packing of your property has commenced.*
- Keep a copy of all forms and paperwork for future reference.

**TO BE COMPLETED BY THE EMPLOYING OFFICE:**

**To: The Manager, Risk Management Service**

Please indemnify the

.....  
*(indicate name of Conference or institution paying the cost)*

under the terms of the Employee Relocation Protection cover for our responsibility in respect of damage to or loss of personal property of the nominated employee and charge the cost of the cover to our account.

**AUTHORISATION OF SECRETARY/TREASURER, CFO, MANAGER, ETC:**

**SIGNATURE** \_\_\_\_\_ **DATE** \_\_\_\_ / \_\_\_\_ /20 \_\_\_\_

**NAME (BLOCK LETTERS)** \_\_\_\_\_

# DETAILED SCHEDULE OF HOUSEHOLD CONTENTS

ITEM	Replacement Value
<b>BEDROOM 1</b>	
Bed Mattress	
Bedroom Suite	
Bedside Lamps	
Blankets / Linen	
Clothing - Gents	
Clothing - Ladies	
Dressing Table	
Pictures / Ornaments	
TV	
Wardrobe	
Other	
Bedroom 1— <b>Total</b>	

<b>BEDROOM 2</b>	
Bed Mattress	
Blankets / Linen	
Clothing	
Dressing Table	
Pictures / Ornaments	
Toys / Books	
TV / Stereo	
Wardrobe	
Other	
Bedroom 2— <b>Total</b>	

<b>BEDROOM 3</b>	
Bed Mattress	
Blankets / Linen	
Clothing	
Dressing Table	
Pictures / Ornaments	
Toys / Books	
TV / Stereo	
Wardrobe	
Other	
Bedroom 3— <b>Total</b>	

ITEM	Replacement Value
<b>BEDROOM 4</b>	
Bed Mattress	
Blankets / Linen	
Clothing	
Dressing Table	
Pictures / Ornaments	
Toys / Books	
TV / Stereo	
Wardrobe	
Other	
Bedroom 4— <b>Total</b>	

<b>LOUNGE ROOM</b>	
Bookcase	
Books	
Cassettes / Videos / DVDs	
CD Player & CDs	
Crystal	
Cushions	
Lamps	
Lounge Suite	
Occasional Table	
Piano / Keyboard / Organ	
Pictures / Ornaments	
Stereo Equipment	
Television	
Wall Unit	
Other	
Lounge— <b>Total</b>	

<b>HALLWAY</b>	
Hallstand	
Lamp	
Telephone Table	
Other	
Hallway— <b>Total</b>	

ITEM	Replacement Value
<b>DINING ROOM</b>	
Buffet - Hutch	
Crockery	
Crystal Cabinet	
Cutlery Service	
Dining Suite	
Dinner Service	
Glassware	
Other	
Dining Room— <b>Total</b>	

<b>STUDY</b>	
Bookcase	
Books	
Chairs	
Computer / Printer	
Desk	
Chair	
Filing Cabinet	
Lamp	
Telephone / Fax	
Other	
Study— <b>Total</b>	

<b>KITCHEN</b>	
Crockery	
Cutlery / Utensils	
Dishwasher (mobile)	
Electrical Appliances	
Food	
Freezer	
High Chair	
Kitchen Table / Chairs	
Microwave	
Other Cooking Equip.	
Plastic & Glassware	
Pots & Pans	
Refrigerator	
Other	
Kitchen— <b>Total</b>	

ITEM	Replacement Value
<b>FAMILY ROOM</b>	
Bookcase	
CD Player	
CDs	
Chairs / Lounge Suite	
Computer / Printer	
DVD player	
Exercise Equipment	
Games / Toys	
Musical Instruments	
Rugs	
Sewing Machine	
Stereo	
Television	
Video	
Video tapes & DVDs	
Other	
<b>Family Room—Total</b>	

<b>BATHROOM / LAUNDRY</b>	
Cleaning Utensils	
Clothes Dryer	
Hair Dryer, Shaver, etc	
Iron, Ironing board	
Laundry Trolley	
Linen	
Linen Basket	
Mops, brooms	

ITEM	Replacement Value
etc	
Toiletries	
Washing Machine	
Vacuum Cleaner	
Other	
<b>Bathroom / Laundry—Total</b>	

<b>GENERAL</b>	
Air Conditioner (Portable)	
BBQ	
Bicycles	
Camping Equipment	
Carpets, Rugs	
Children's Playground	
Clocks	
Curtains	
Electric Fan	
Garden Tools	
Golf Clubs & Bag	
Heater	
Hobby Collection	
Ladder	
Lawnmower	
Light Fittings	
Outdoor Setting	
Pet Care	
Photographic Equip.	
Pool	
Pool Table	
Radios	

ITEM	Replacement Value
Resource Materials	
Suitcases	
Table Tennis Table	
Tools	
Tools (Power)	
Whipper snipper	
Wheelbarrow	
Window Dressing	
Workbench	
<b>Other - DO NOT INCLUDE MOTOR VEHICLES</b>	
<b>General—Total</b>	

<b>SUMMARY</b>	<b>Totals</b>
Bedroom 1	
Bedroom 2	
Bedroom 3	
Bedroom 4	
Lounge Room	
Hallway	
Dining Room	
Study	
Kitchen	
Family Room	
Bathroom / Laundry	
General	
*** Special Valuables	
<b>TOTAL CONTENTS</b>	

**\*\*\* SPECIAL VALUABLES** (refer to the "What Type of personal property is covered (and NOT covered) by ERP" section of the FactSheet.  
 Items that need to be specified include: antiques, works of art, curios, items containing silver or gold, stamp & coin collections, oriental carpets & fine art items worth more than AUD\$1,000 each. Do not list jewellery or precious stones as cover is not available for these items.

ITEM DESCRIPTION	VALUE
<b>SPECIAL VALUABLES—TOTAL</b>	

**Unless otherwise stated the above figures will be accepted as Australian currency**

**SIGNATURE** \_\_\_\_\_ **DATE** \_\_\_\_ / \_\_\_\_ /20 \_\_\_\_

**NAME (BLOCK LETTERS)** \_\_\_\_\_



## 1. WE RESPECT YOUR PRIVACY

The Risk Management Service of the Seventh day Adventist Church in the South Pacific Division respects your right to privacy. This policy sets out how we collect and treat your personal information. "Personal information" is information we hold which is identifiable as being about you. Essentially, when we talk about personal information, we mean information or an opinion about an individual where you can tell or reasonably work out who the information or opinion is about.

## 2. WHAT PERSONAL INFORMATION WE COLLECT

We will only collect information from you that is relevant to our organisation and which could include the following types of personal information:

- Name
- Address
- Phone number
- Date of Birth
- Fax number
- Information about the goods or services you have ordered
- Information from enquiries you have made
- Communications between us
- Credit card information
- Computer IP address
- Email address
- Family details
- Travel details
- Organisation details

We will notify you about information received additional to the information that is currently notified. (APP5)

## 3. HOW WE COLLECT AND HOLD YOUR PERSONAL INFORMATION

We collect personal information from you in a variety of ways, including: when we ask you for information, you interact with us electronically or in person; when you access our website; and when we provide our services to you. You can generally visit our website without revealing who you are or other personal information. Where reasonably possible, personal information is only collected when you knowingly provide it. For example, we may need to collect such information to provide you with information or a service you have requested.

However, if your personal information is provided to RMS by someone else and your consent would ordinarily be required under the Australian Privacy Principles, RMS relies on the provider of that information to inform you that your personal information is being provided to RMS and to advise you about this policy.

*If we receive unsolicited personal information not contained in a Commonwealth record and not able to be lawfully solicited, we will destroy or de-identify the information. (APP4)*

Our purpose for collecting personal information should be clear when we collect it. If you are uncertain, please contact us.

## 4. USE OF YOUR PERSONAL INFORMATION

We use your information to provide our service to you and to perform our functions and activities. We generally only use or disclose your personal information to:

1. Help us to improve our website and services;
2. Supply you with goods, services or information you have requested;
3. Tell you about any new developments, offers or events we think may interest you;
4. Other organisations that provide services to us, such as telecommunications companies, event organisers, IT contractors (such as website developers and hosts), lawyers,

accountants, financiers, insurers, brokers and promotions companies in connection with the provision of our services to you; and;

5. Meet any legal requirements.

We may use technology to keep track of which sections of our website you visit for internal purposes, including helping us improve our website and other services. We also use it to improve our service and to notify you of opportunities that we think you might be interested in.

We do not provide your information to third parties, except that we may provide your information to our church entities who assist us in the provision of our services to you.

## 5. DISCLOSURE OF YOUR PERSONAL INFORMATION OVERSEAS

RMS will only disclose personal information throughout the South Pacific Division (SPD) and General Conference in United States of America where directly necessary to perform its services outlined above. RMS will not otherwise disclose any personal information that has been collected unless:

- Express consent is given by the individual affected; or
- Disclosure is required by law.

The South Pacific Division includes the countries of:

- American Samoa
- Australia
- Cook Islands
- Fiji Islands
- French Polynesia
- Kiribati
- New Caledonia
- New Zealand
- Niue Island
- Papua New Guinea
- Samoa
- Solomon Islands
- Tonga
- Tuvalu
- Vanuatu

It should be noted that any information posted on bulletin boards or communicated in chat areas becomes public information. While we strive to protect and respect your privacy, we cannot guarantee the security of any information you disclose in a chat room or bulletin board and you take full responsibility for the disclosure of such material.

## 6. SECURITY OF YOUR PERSONAL INFORMATION

We will take reasonable steps to protect your personal information to keep it secure from misuse, unauthorised access, modification or disclosure, and to keep it accurate, complete and up to date. If we no longer require your personal information, we will take reasonable steps to destroy or de-identify it. However, we cannot guarantee the security of information you may transmit to us. We do not take responsibility for the security of information that is outside our control such as when it is sent by post, courier, facsimile or over the Internet and are not liable for any unauthorised access to this information.

## 7. ACCESS TO YOUR PERSONAL INFORMATION

Please contact us if you would like to access personal information we hold about you. We will give you access unless we are allowed or required by law to refuse it.

We may ask you to pay our reasonable costs of providing access.

The Service will provide details of personal information it holds to the individual to whom that information relates as required by National Privacy Principles or Australian Privacy Principles (as applicable) and make corrections when required. Circumstances where

information will not be provided include:

- The information relates to existing or anticipated legal proceedings between the organisation and the individual, and the information would not be accessible by the process of discovery in those proceedings; or
- Providing access would reveal the intentions of the organisation in relation to negotiations with the individual in such a way as to prejudice those negotiations; or
- Providing access would be unlawful; or
- Providing access would be likely to prejudice an investigation of possible unlawful activity; or
- Other circumstances as allowed for by National Privacy Principle 6 or Australian Privacy Principles (as applicable) apply.

If you believe personal information we hold about you is inaccurate or incomplete, please advise us. We will generally take reasonable steps to correct your personal information where inaccuracies are identified. In certain circumstances, we may refuse to give access to your personal information or amend it. Usually we will explain why and, in the case of an amendment, make a note that you have disputed the accuracy or completeness of particular information.

## 8. COMPLAINTS ABOUT PRIVACY

We take complaints very seriously and will respond as soon as possible after receiving written notice of your complaint. If you do have any complaints about our privacy practices, please feel free to send in details of your complaints to:

- ✉ Risk Management Service  
Locked Bag 2014  
Wahroonga NSW 2076 Australia
- ☎ Phone + 61 2 9847 3375
- ☎ Fax + 61 2 9489 7428
- 🌐 [rms.org.au/general/contact-us](http://rms.org.au/general/contact-us)

## 9. CHANGES

Please be aware that we may review or change this Privacy Policy to implement practices, procedures and systems from time to time to keep up with regulatory, technical and organisational change. The revised versions will be uploaded onto our website, so please visit our website regularly to keep up to date with any changes.

## 10. WEBSITE

*When you visit our website*

When you come on to our website we may collect certain information such as browser type, operating system, website visited immediately before coming to our site, etc. This information is used in an aggregated manner to analyse how people use our site, such that we can improve our service. [rms.org.au/index](http://rms.org.au/index)

*Cookies*  
As is very common for companies, we use cookies on our website. Cookies are very small files which a website uses to identify you when you come back to the site and to store details about your use of the site. Cookies are not malicious programs that access or damage your computer. We use cookies to improve the experience of people using our website.

*Third party sites*

Our site has links to other websites not owned or controlled by us. We are not responsible for these sites or the consequences of you going on to those sites.