



EXTRA RISKS COVER FACTSHEET

- Information about Cover
- Cost of Cover
- Application Forms

CONTACT US

If your Seventh-day Adventist organisation needs help with Extra Risks Cover, please contact us.

+61 2 9847 3375
info@rms.org.au



About this document

Resource Code - FER-009

To obtain an electronic copy of this document visit www.rms.org.au
OR email the Resource code to info@rms.org.au

FER-009

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Risk Management Service (known as RMS) is a dedicated service department of the Seventh-day Adventist Church in the South Pacific Division. RMS administers the insurance program for the Adventist Church and helps Adventist organisations with safety and risk management. You will find us within the SPD head office in Wahroonga, NSW, Australia.

If you have any questions about who we are, what we do, or wish to discuss anything contained in this document please contact us - we're ready to help.

Telephone: +61 2 9847 3375

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What is Extra Risks Cover?

Extra Risks cover provides financial protection to Seventh-day Adventist Church organisations (church organisation) for the cost of repairing or replacing mobile equipment that is lost, stolen or accidentally damaged subject to the terms, conditions and exclusions outlined in this FactSheet.

If your church organisation owns or uses mobile equipment then Extra Risks cover is important because mobile equipment is not covered by contents cover other than when it is stationary inside a secure building.

Extra Risks 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).

What type of mobile equipment can be covered?

For the purposes of Extra Risks cover the following types of mobile equipment can be covered:

- **Portable equipment** – includes equipment of almost any description that can be moved around.
- **Mission Vessels** – includes small boats under 50 feet in length such as barges, punts, dinghys and banana boats. It also includes outboard motors. Ski boats and Jet Skis are specifically excluded.
- **Trailers (Australia only)** – includes registered trailers of all kinds that are capable of being towed by a normal passenger vehicle. Temporary cover is not available for trailers.

Important: Extra Risks cover for Mission Vessels and Trailers only covers the actual vessel or trailer itself. Any equipment carried or kept in the vessel or trailer is not covered unless it is separately covered as portable equipment.

When is mobile equipment covered?

Extra Risks cover can only be used to cover mobile equipment in the following circumstances:

- Portable equipment - when it is being moved around, taken outside of a secure building or offsite to another location.
- Mission Vessels - at all times other than when they are stationary in a secure building.

Important: *When mobile equipment is stationary in a secure building the equipment should be included in the contents cover amount for that building.*

Important: *Further restrictions apply to non-owned mobile equipment – refer to the “Whose mobile equipment can be covered” section of this FactSheet for more information.*



Whose mobile equipment can be covered?

Extra Risks cover can be used to cover mobile equipment that is owned by a church organisation.

It can also be used to cover non-owned mobile equipment that a church organisation borrows or hires (except trailers). The following additional conditions apply to non-owned mobile equipment:

1. The non-owned mobile equipment is only covered while it is actually being used by the church organisation and/or while the church organisation has possession of the mobile equipment. It does not cover the mobile equipment while the church organisation is not using it or does not have possession of it.
2. The Blanket Extra Risks cover and the TLC Cover cannot be used to cover non-owned mobile equipment (refer to the "Types of Extra Risks Covers" section of this factsheet for more information).

Who is responsible for arranging cover?

It is the responsibility of the church organisation that owns, borrows or hires the mobile equipment to request Extra Risks cover and to determine the amount of cover required.

RMS will only place cover when a fully completed request for cover is received. Church organisations should not assume that cover has been placed until confirmation is received from RMS.

Please check with RMS if you are in any doubt.



TYPES OF COVER

There are FIVE types of Extra Risks Cover that is available for use to cover the mobile equipment owned and/or used by your church organisation.

1. Blanket Cover
2. TLC Cover - Tablets, Laptops and Computers
3. HDP Cover - Heavy Duty Plant
4. Specific Cover - All other Portable Equipment
5. Temporary Cover

Important: Trailers, Mission Vessels and Heavy Duty Plant can only be covered under the Specific Cover type.

Important: Temporary cover is not available for trailers.

1. Blanket Cover

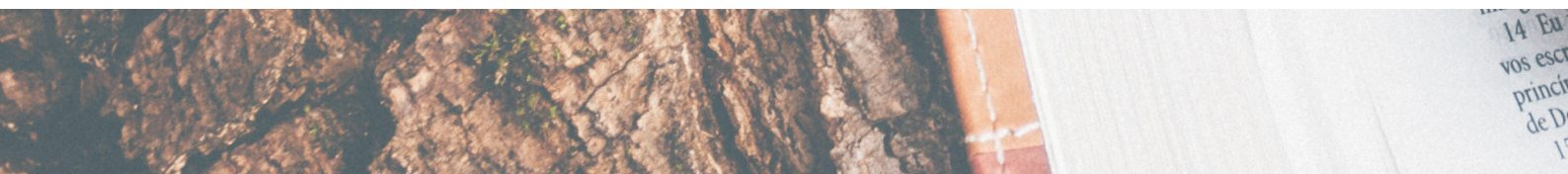
As the name suggests, a Blanket cover provides Extra Risks cover without the need to specifically identify the actual items of mobile equipment that are being covered. The cover is only suitable for lower-value items because it is subject to the following limits:

Maximum Loss – This is the maximum amount that RMS will pay for loss or damage to all Blanket covered mobile equipment resulting from any one incident. You can select any amount up to \$5,000.

Per-item Limit – This is the maximum amount that RMS will pay for loss or damage to any one item of Blanket covered mobile equipment. This limit is set at 25% of the Maximum Loss level selected.

The following table illustrates the relationship between the Maximum Loss limit and the Per-item limit:

Select a Maximum Loss limit (up to \$5,000)	The Per-item limit is:
\$1,000	\$250
\$2,000	\$500
\$3,000	\$750
\$4,000	\$1,000
\$5,000	\$1,250



TYPES OF COVER

Blanket Cover, continued.

Other important conditions of the Blanket Cover include:

- a. It can only be used to cover items of mobile equipment actually owned by a church organisation – it cannot be used to cover items of mobile equipment that have been borrowed or hired or mobile equipment that is the personal property of employees, volunteers or any other person.
- b. It **cannot** be used to cover computers including desktops, laptops, notebooks, and tablets.
- c. It can only be used to cover items of mobile equipment that have a replacement value less than the “per-item” limit selected. It cannot be used to partially cover items that have a replacement value higher than the selected “per-item” limit.
- d. It is only available to church organisations domiciled in Australia and New Zealand.

2. TLC Cover - Tablets, Laptops and Computers

For this cover, you only need to tell us the **total** replacement value of your computers, laptops and tablets. You do not need to specify each item.

Important conditions of TLC Cover include:

- a. It can only be used to cover computers, laptops and tablets **owned** by a church organisation - it cannot be used to cover computer items that are borrowed or hired, or computer items that are the personal property of employees, volunteers or any other person.
- b. It can only be used to cover tablets, laptops and computers.
- c. It cannot be used for mobile phones, PDA's or MP3 players.
- d. In the event of a loss, proof of ownership will be required. RMS reserves the right to request a copy of the organisation's fixed asset register.



3. HDP Cover - Heavy Duty Plant

Heavy Duty Plant Cover applies to items of a specialised nature which may include but is not limited to compressors, generators, pumps, excavators, cherry pickers, tractors, forklifts, bulldozers, ride-on lawnmowers, UTV side-by-sides (eg, Gator), elevated work platforms or other similar items.

Important conditions of HDP Cover include:

- a. It cannot be used for registered equipment, for example, trailers.
- b. Must be under the direct control of someone who is appropriately licensed to use the equipment.
- c. Due to the high risk nature of using some heavy duty equipment, should a loss occur, any claim for damage must be accompanied by an incident report.

The maximum amount of cover for any one item of mobile equipment under the Heavy Duty Plant cover is AUD\$50,000. Higher amounts of cover may be available for certain items of Heavy Duty Plant but only after receiving written approval from RMS.

All items covered by HDP Cover must be listed on an Extra Risks Schedule shown on your church organisation's Property Certificate of Cover. If the item is not listed, it is not covered.

4. Specific Cover - All Other Portable Equipment

Specific cover applies to a specified item of mobile equipment and that item only. *(It is not to be used for church-owned computers, laptops and tablets which should be covered by the TLC Cover type.)*

All items covered by Specific cover must be listed on an Extra Risks Schedule shown on your church organisation's Property Certificate of Cover. If the item is not listed on an Extra Risks Schedule it is not covered.

The maximum amount of cover for any one item of mobile equipment under Specific cover is AUD\$50,000. Higher amounts of cover may be available for certain items of mobile equipment but only after receiving written approval from RMS.

5. Temporary Cover

If your church organisation only needs Extra Risks cover for a short period of time, such as if you are hiring or borrowing mobile equipment for a specified period of time or using mobile equipment at a special event then Temporary Cover may be the most appropriate.

Temporary cover is the same as Specific cover except that it is only in place for the agreed period of time. The cover immediately lapses at the end of the agreed period without notification from RMS.

Temporary cover is NOT available to trailers.



Exclusions

There are some exclusions that you need to be aware of. Extra Risks cover does not apply to:

1. Damage or Loss
 - a. due to wear and tear, gradual deterioration, moth, vermin, mildew, inherent defect, any process of cleaning or restoring or repairing, variations in climatic or atmospheric conditions or extremes of temperature.
 - b. to mobile equipment resulting from misuse or incorrect operation thereof.
 - c. to any registered motor vehicles, motorcycles, heavy duty plant or road-going equipment of any kind other than trailers covered under Specific cover.
 - d. to ski boats and jet skis.
2. Sporting, medical equipment, tools of trade and drones where damage or loss is due to the use thereof.
3. Mobile equipment while left unattended in or on any automobile or trailer unless such automobile or trailer is equipped with a fully enclosed body or compartment and the loss is the direct result of violent forcible entry into the securely locked automobile or trailer or compartments.
4. Electronic mobile equipment of any description (including items such as laptop computers, mobile phones, PDA's, GPS's, MP3 players) left in any automobile unless securely locked out of sight in the boot of the car. Covering items in the main cabin (or rear of a station wagon) of an automobile does not qualify as being locked out of sight in a boot.
5. Electronic Mobile Equipment taken onto any aircraft/conveyance unless accompanying you as cabin baggage (except where you are prohibited from doing so in which case the equipment must be adequately packed and protected to prevent theft and/or damage).
6. Trailers and Heavy Duty Plant when left unattended unless secured by a trailer hitch lock, wheel clamp or similar security device.
7. Mechanical or electrical derangement except when caused by accidental external means.
8. Any and all liability arising from the ownership or use of mobile equipment.
9. Any and all consequential loss resulting from damage to or loss of covered mobile equipment.
10. Temporary use of non-owned trailers.

How much does Extra Risks Cover cost?

The cost of Extra Risks cover depends on the type of cover as outlined in the following table:

TYPE OF COVER	CONTRIBUTION RATE	EXAMPLE How much would \$5000 of cover cost per annum?
BLANKET Low-value, non-specified items	1.5% per annum of Maximum loss level selected	\$75 + GST (if applicable)
TLC Tablets, Laptops and Computers	1% per annum of the dollar value of cover provided	\$50 + GST (if applicable)
SPECIFIC - HDP Heavy Duty Plant	2.5% per annum of the dollar value of cover provided	\$125 + GST (if applicable)
SPECIFIC - ALL OTHER All other portable equipment	1% per annum of the dollar value of cover provided	\$50 + GST (if applicable)
SPECIFIC - TRAILERS Australia Only	\$50 + 1.3% per annum of the dollar value of cover provided	\$115 + GST
TEMPORARY Agreed time period, eg. Special events	1.5% per annum of the dollar value of cover provided	\$75 + GST (if applicable)
SPECIFIC - MISSION VESSELS AU/NZ	2% per annum of the dollar value of cover provided	\$100 + GST (if applicable)
SPECIFIC - MISSION VESSELS Pacific Islands	2.5% per annum of the dollar value of cover provided	\$125 + GST (if applicable)



What is the proper amount of cover for an item?

Each item of equipment should be covered for full replacement value which is the amount it would currently cost to replace it with a new identical or equivalent item.

The only exception is for electronic mobile equipment that is more than 3 years old. For such equipment RMS reserves the right to limit the amount payable in the event of loss to the cost of an equivalent second-hand item in similar condition.

How to apply for cover.

To apply for Extra Risks cover complete the appropriate application form and return it to RMS. RMS will place the cover as soon as the form is received providing that 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.

How to make changes to Extra Risks cover.

Church organisations can request changes to their Extra Risks cover at any time by contacting RMS using the contact details at the end of this factsheet and clearly outlining the changes required. RMS will not make any changes to the cover without express written instructions from the church organisation.

In addition, Blanket, TLC, HDP and Specific covers are shown on Property Renewal Notices and Property Certificates of Cover issued by RMS each year. Church organisations should review the Extra Risks cover at this time to ensure that the correct items of mobile equipment are covered and the amounts of cover are appropriate. It is the responsibility of the church organisation to advise RMS of any changes that are required.



What to do in the event of a loss:

In the event that mobile equipment covered by Extra Risks is damaged, lost or stolen or an incident occurs that is likely to cause loss you should follow the steps outlined below:

1. Providing it is safe to do so, take all reasonable precautions to prevent further damage or loss.
2. Immediately notify RMS of the incident providing all available particulars of any damage or loss.

IMPORTANT – failure to notify RMS within four weeks of any event giving rise to a loss shall provide sufficient reason for RMS to refuse payment under the Extra Risks cover (see also Limitation of Time Clause).

3. Immediately notify the police of any criminal activity or if any items have been lost and fully cooperate with any investigation. RMS will not process your loss until this has been attended to.
4. Do not dispose of any damaged mobile equipment until RMS advises that it is no longer required, or our assessment of the loss is complete.
5. From our website rms.org.au **please download the latest version of the Loss Notification Form**. Complete the one page form and email to RMS. Our Loss Resolution Officer will then contact you to confirm the details of the loss.
6. If required, RMS will ask you to provide the following:
 - 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 you anticipate any difficulty in meeting this requirement please talk to RMS for assistance. We are happy to pay the reasonable cost for a supplier to provide a quote. If in doubt, please check with us.
 - Photos that show the damage to the equipment (where possible).
 - Proof of ownership for computers, laptops and tablets.
 - Copy of incident report.
7. Send the completed Loss Notification Form and attachments to your Conference Office or Schools Company for countersigning, and they will forward it to RMS.

Once RMS is notified of the loss it will be registered in our system and the process of assessing the circumstances and quantum 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.



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

In the event that an item of mobile equipment covered by Extra Risks is damaged or lost, the amount that RMS will pay depends on a number of factors outlined below.

1. Where the item of mobile equipment 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 at the time of loss;
 - 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 at the time of loss. Without limiting any part of this clause RMS reserves the right to limit the amount payable for electronic mobile equipment that is more than 3-years old to the cost of replacing the damaged or lost item with an equivalent second hand item in similar condition.
 - c. The amount of cover in place for the damaged or lost item as at the time the loss or damage occurred.

The church organisation may choose to replace, repair or restore the item in a manner suitable to its 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 such delay.

Where the church organisation is entitled to claim an input tax credit for the GST paid in relation to repair or replacement of an item, RMS will use the GST exclusive cost to determine the amount payable.

2. Where a decision is made not to repair or replace the item of mobile equipment RMS will pay the lesser of:
 - a. An amount equal to the value of the item at the time of its damage or loss (the amount the item could reasonably be sold for on the second-hand market immediately before the damage or loss occurred) less any salvage value; or
 - b. The amount of cover in place for the damaged or lost item as at the time the loss or damage occurred.

Is there an excess?

An excess applies to each separate loss event. The excess is 10% of the loss value subject to a minimum of AUD\$500 and a maximum of AUD\$1000 (minimum of NZD\$500 and a maximum of NZD\$1000 in New Zealand). For Mission Vessels (Pacific) the excess is 10% of loss value subject to a minimum of AUD\$100 and a maximum of AUD\$500.

By arrangement with RMS, the excess for portable equipment may be waived (in part or in full) where a financial contribution towards a loss is made by, or on behalf of, the church organisation and that financial contribution directly reduces the amount payable under the Extra Risks cover.

Other important information about Extra Risks Cover.

There is some other important information you need to know about the Extra Risks cover which is detailed below.

1. The Church organisation has a duty of care to, at all times, exercise reasonable care to safeguard the mobile equipment against damage or loss.
2. **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. The only exception is when the loss has been notified to RMS within twelve months of the loss occurring and the loss is still being processed.
3. Extra Risks is not a suitable cover for registered motor-vehicles, motorcycles, heavy duty plant or other road going equipment other than trailers as described in this Factsheet. However, certain types of self-propelled mobile equipment (such as quad bikes and forklifts) used only on private property can be covered subject to approval by RMS.
4. RMS reserves the right to vary the terms and conditions of Extra Risks 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.

Contact Risk Management Service.

Phone	+61 2 9847 3375
Email	info@rms.org.au
Web	rms.org.au
Mail	Locked Bag 2014
Street	148 Fox Valley Road Wahroonga NSW 2016



You can use this form to request Extra Risks Blanket Cover. Extra Risks Blanket Cover is a cover for certain types of lower value mobile equipment in case it is accidentally damaged or lost/stolen when taken outside of a secure building. It provides full Extra Risks cover without the need to specifically identify which items are covered. Blanket cover is only available for property owned by an SDA church organisation in Australia and New Zealand and is subject to a number of important limitations, conditions and exclusions. Please read the Extra Risks Protection Factsheet available on our website. Visit www.rms.org.au/covers/extra-risks

GENERAL DETAILS		Please print the name and contact details of the church organisation requiring cover.	
NAME OF CHURCH ORGANISATION		CERTIFICATE NO.	
PLEASE PRINT POSTAL ADDRESS LINE 1 (e.g. Number and street or PO Box)			
CITY / SUBURB	STATE	POSTCODE	COUNTRY
CONTACT NUMBER (incl. area code)		DATE TO COMMENCE COVER DD / MM / YYYY	
CONTACT EMAIL ADDRESS			

VALUE OF COVER		In this section you must indicate the amount of blanket cover your organisation requires. You can choose any amount up to a maximum of \$5000.	
MAXIMUM TOTAL COVER (PER INCIDENT)	MAXIMUM PER ITEM COVER (25%)	TICK ONE CIRCLE	
\$5,000	\$1,250	<input type="radio"/>	
\$4,000	\$1,000	<input type="radio"/>	
\$3,000	\$750	<input type="radio"/>	
\$2,000	\$500	<input type="radio"/>	
\$1,000	\$250	<input type="radio"/>	
OTHER AMOUNT \$ _____ (cannot exceed \$5,000)	\$ _____ (cannot exceed 25% of maximum)	<input type="radio"/>	

LOCATION & USE		In this section we need you provide some information about where the items are located, how those items are used and by whom.	
Describe the usual location of items.			
Places other than usual location where items will be used.			
Who will usually use the items?			
Purpose for which items will be used.			

AUTHORISATION		Please have an authorised officer of the organisation sign this request form in the space provided below and then send to RMS.	
I/We declare the answers given to be true, correct and complete, and that no information likely to affect the acceptance of this request has been withheld. I/We have read and consent to the collection, use and disclosure of my/our personal information as outlined in the RMS Privacy Policy*.			
PLEASE PRINT NAME		OFFICIAL POSITION / JOB TITLE	
SIGNATURE		DATE DD / MM / YYYY	

If you have any questions about how to fill in this form, please call us on: + 61 2 9847 3375

EMAIL the completed form to: info@rms.org.au

Or, POST to the following address:

Risk Management Service

Locked Bag 2014, Wahroonga, NSW 2076



You can use this form to request Extra Risks TLC Cover. Extra Risks TLC Cover is **for tablets, laptops and computers only** in the event of accidental damage or loss/theft when taken outside of a secure building. It provides full Extra Risks cover without the need to specifically identify which items are covered. TLC cover is only available for property owned by an SDA church organisation and is subject to a number of important limitations, conditions and exclusions. Please read the Extra Risks Protection Factsheet available on our website. Visit www.rms.org.au/covers/extra-risks

GENERAL DETAILS	Please print the name and contact details of the church organisation requiring cover.		
PROPERTY CERTIFICATE NO.			
NAME OF CHURCH ORGANISATION			
PLEASE PRINT POSTAL ADDRESS LINE 1 (e.g. Number and street or PO Box)			
CITY / SUBURB	STATE	POSTCODE	COUNTRY
CONTACT NUMBER (incl. area code)	DATE TO COMMENCE COVER DD / MM / YYYY		
CONTACT EMAIL ADDRESS			

VALUE OF COVER	In this section you must indicate the TOTAL REPLACEMENT VALUE of tablets, laptops and computers your organisation owns.	
Total Replacement Value of all Laptops, Computers and Tablets: \$		CURRENCY

LOCATION & USE	In this section we need you provide some information about where the items are located, how those items are used and by whom.	
Describe the usual location of items:		
Places other than usual location where items will be used:		
Who will usually use the items?		
Purpose for which items will be used:		

AUTHORISATION	Please have an authorised officer of the organisation sign this request form in the space provided below and then send to RMS.	
I/We declare the answers given to be true, correct and complete, and that no information likely to affect the acceptance of this request has been withheld. I/We have read and consent to the collection, use and disclosure of my/our personal information as outlined in the RMS Privacy Policy*.		
PLEASE PRINT NAME	OFFICIAL POSITION / JOB TITLE	
SIGNATURE	DATE DD / MM / YYYY	

If you have any questions about how to fill in this form, please call us on: + 61 2 9847 3375

EMAIL the completed form to: info@rms.org.au

Or, POST to the following address:

Risk Management Service

Locked Bag 2014, Wahroonga, NSW 2076



You can use this form to request Specific or Temporary Extra Risks Cover. Extra Risks cover is a cover for mobile equipment in case it is accidentally damaged (such as being dropped) or lost/stolen when taken outside of a secure building. Extra Risks cover can be used to cover mobile equipment that a church organisation borrows or hires however such property is not covered all the time – it is only covered while it is actually being used for church purposes. It is important to understand how Extra Risks cover works including the exclusions and other conditions of cover.

Read more about Extra Risks Protection cover on our website. Visit www.rms.org.au/covers/extra-risks

GENERAL DETAILS				Please print the name and contact details of the church organisation requesting cover.					
NAME OF CHURCH ORGANISATION REQUESTING COVER									
PLEASE PRINT POSTAL ADDRESS LINE 1 (e.g. Number, street or PO Box)									
CITY / SUBURB				STATE		POSTCODE		COUNTRY	
CONTACT NUMBER (incl. area code)				EMAIL ADDRESS					

COVER, LOCATION & USE		In this section please indicate the type of extra risks cover your organisation requires. Temporary cover is a good option for short events such as camps where mobile equipment will be transported away from its usual location.							
Is this request for temporary or permanent extra risks cover?						<input type="radio"/> Permanent		<input type="radio"/> Temporary	
DATE TO COMMENCE COVER DD / MM / YYYY				DATE TO END COVER DD / MM / YYYY For Temporary Cover only					
Should this cover be added to the Church organisations existing certificate?						<input type="radio"/> Existing		<input type="radio"/> New	
Describe the usual location of the items.									
Places other than usual location where the items will be used.									
Purpose for which the items will be used.									
List who will be using the items.									

NEXT STEPS	On the next page, please itemise each piece of mobile equipment for which Extra Risks cover is required. Only listed items will be covered.
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AUTHORISATION		Please have an authorised officer of the organisation sign this request form in the space provided below and then send to RMS.	
I/We declare the answers given to be true, correct and complete, and that no information likely to affect the acceptance of this request has been withheld. I/We have read and consent to the collection, use and disclosure of my/our personal information as outlined in the RMS Privacy Policy*.			
PLEASE PRINT NAME		OFFICIAL POSITION / JOB TITLE	
SIGNATURE		DATE DD / MM / YYYY	

If you have any questions about how to fill in this form, please call us on: + 61 2 9847 3375

EMAIL the completed forms (both pages) to: info@rms.org.au

Or, POST to the following address:

Risk Management Service

Locked Bag 2014, Wahroonga, NSW 2076





EXTRA RISKS PROTECTION

SCHEDULE OF ITEMS TO COVER

On this page we ask you to provide information about the mobile equipment that requires Extra Risks cover. Serial numbers must be provided for electronic equipment and electrical appliances.

ITEM 1 - Please describe the item of property.			OWNED BY	
MAKE or MODEL NO.	SERIAL NUMBER	YEAR ACQUIRED	Using for church purposes? <input type="checkbox"/> YES <input type="checkbox"/> NO	REPLACEMENT COST
ITEM 2 - Please describe the item of property.			OWNED BY	
MAKE or MODEL NO.	SERIAL NUMBER	YEAR ACQUIRED	Using for church purposes? <input type="checkbox"/> YES <input type="checkbox"/> NO	REPLACEMENT COST
ITEM 3 - Please describe the item of property.			OWNED BY	
MAKE or MODEL NO.	SERIAL NUMBER	YEAR ACQUIRED	Using for church purposes? <input type="checkbox"/> YES <input type="checkbox"/> NO	REPLACEMENT COST
ITEM 4 - Please describe the item of property.			OWNED BY	
MAKE or MODEL NO.	SERIAL NUMBER	YEAR ACQUIRED	Using for church purposes? <input type="checkbox"/> YES <input type="checkbox"/> NO	REPLACEMENT COST
ITEM 5 - Please describe the item of property.			OWNED BY	
MAKE or MODEL NO.	SERIAL NUMBER	YEAR ACQUIRED	Using for church purposes? <input type="checkbox"/> YES <input type="checkbox"/> NO	REPLACEMENT COST
ITEM 6 - Please describe the item of property.			OWNED BY	
MAKE or MODEL NO.	SERIAL NUMBER	YEAR ACQUIRED	Using for church purposes? <input type="checkbox"/> YES <input type="checkbox"/> NO	REPLACEMENT COST
ITEM 7 - Please describe the item of property.			OWNED BY	
MAKE or MODEL NO.	SERIAL NUMBER	YEAR ACQUIRED	Using for church purposes? <input type="checkbox"/> YES <input type="checkbox"/> NO	REPLACEMENT COST
ITEM 8 - Please describe the item of property.			OWNED BY	
MAKE or MODEL NO.	SERIAL NUMBER	YEAR ACQUIRED	Using for church purposes? <input type="checkbox"/> YES <input type="checkbox"/> NO	REPLACEMENT COST
ITEM 9 - Please describe the item of property.			OWNED BY	
MAKE or MODEL NO.	SERIAL NUMBER	YEAR ACQUIRED	Using for church purposes? <input type="checkbox"/> YES <input type="checkbox"/> NO	REPLACEMENT COST

Please copy this page if you have more items to list than what will fit here. Ensure that you have completed all sections on both this page and the first page of the request form before returning to RMS.

You can use this form to request Mission Vessels Cover. Mission Vessel Cover is for small boats, canoes and other vessels owned by Seventh-day Adventist Church organisations. Subject to the terms and conditions of the cover it provides reimbursement where covered vessels are accidentally damaged, lost or stolen.

It is important to understand how Mission Vessels cover works, including the exclusions and other conditions of cover. Read more about Extra Risks Protection cover on our website.

Visit www.rms.org.au/covers/extra-risks

GENERAL DETAILS			
Please print the name and contact details of the church organisation requesting cover.			
NAME OF CHURCH ORGANISATION REQUESTING COVER			
PLEASE PRINT POSTAL ADDRESS LINE 1 (e.g. Number, street or PO Box)			
CITY / SUBURB	STATE	POSTCODE	COUNTRY
CONTACT NUMBER (incl. area code)		EMAIL ADDRESS	

VESSEL DETAILS			
In this section please tell us about the vessel your church organisation requires cover for. If you need cover for more than one vessel please attach a separate sheet for each vessel.			
a) Type of Vessel:	<input type="checkbox"/> Boat	<input type="checkbox"/> Canoe	<input type="checkbox"/> Outboard Motor (skip to question e) <input type="checkbox"/> Other _____
b) Construction of Vessel:	<input type="checkbox"/> Wood	<input type="checkbox"/> Fibreglass	<input type="checkbox"/> Aluminium <input type="checkbox"/> Other _____
c) LENGTH OF VESSEL (in metres)			
d) NAME OF VESSEL (if applicable)			
e) Amount of Cover Requested? (full replacement value recommended)	\$		
Date to commence cover?	DD / MM / YYYY		
What is the usual location of the vessel or outboard motor?			
What purpose/s is the vessel or outboard motor used for?			
Is the vessel or outboard motor in good condition and maintained regularly?		<input type="checkbox"/> YES	<input type="checkbox"/> NO

AUTHORISATION	
Please have an authorised officer of the organisation sign this request form in the space provided below and then send to RMS.	
I/We declare the answers given to be true, correct and complete, and that no information likely to affect the acceptance of this request has been withheld. I/We have read and consent to the collection, use and disclosure of my/our personal information as outlined in the RMS Privacy Policy*.	
PLEASE PRINT NAME	OFFICIAL POSITION / JOB TITLE
SIGNATURE	DATE DD / MM / YYYY

If you have any questions about how to fill in this form, please call us on: + 61 2 9847 3375

EMAIL the completed form to: info@rms.org.au

Or, POST to the following address:

Risk Management Service

Locked Bag 2014, Wahroonga, NSW 2076

