

# **PACIFIC ISLAND PROPERTY PROTECTION FUND**

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**Options for TPUM and NZPUC**



# PACIFIC ISLAND PROPERTY PROTECTION FUND

## Important Information



### **This document outlines the different cover options available under the Pacific Island Property Protection Fund (Fund).**

The Fund is not an insurance policy, rather it is an internal loss fund administered by Risk Management Service (RMS) for the benefit of Seventh-day Adventist Church organisations in the South Pacific Division (other than those based in Australia, New Zealand and Papua New Guinea).

**An Aggregate Loss Limit applies,** which is the maximum amount payable from the Fund in respect of all losses for all participating Seventh-day Adventist Church organisations that occur within any 12-month period.



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

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

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

# BUILDING COVER CATEGORIES

What is the right category for your building?



Is the building a certified Cyclone Engineered Metal-Framed building?

Yes

**A1**

NO

Is the building constructed to cyclone standards and certified by an engineer?

Yes

**A2**

NO

Does the building meet RMS standards for cyclone construction? (See page 15)

Yes

**B**

NO

Would it cost more than AUD\$15,000 to rebuild if the building was totally destroyed?

Yes

**C**

NO

Is the building constructed using materials from the approved materials list, outlined on page 15?

Yes

**D**

NO

There is no suitable property cover available for this building.

# BUILDING COVER CATEGORIES

## What do they mean?



### **CATEGORY A1** ENGINEERED METAL FRAMED BUILDING

Suitable for Koolik styled buildings engineered and constructed to cyclone standards.

#### **COVERED PERILS INCLUDING CYCLONE**

Full Cover Amount for materials and labour.

**ANNUAL COST**  
0.45% x Cover Amount

**EXAMPLE COST FOR \$10,000 OF COVER**  
\$45



### **CATEGORY A** ENGINEERED

Suitable for large or high value buildings that are constructed to CYCLONE STANDARDS and CERTIFIED by an engineer.

#### **COVERED PERILS INCLUDING CYCLONE**

Full Cover Amount for materials and labour.

**ANNUAL COST**  
0.65% x Cover Amount

**EXAMPLE COST FOR \$10,000 OF COVER**  
\$65



### **CATEGORY B** RMS STANDARDS

Suitable for large or high value buildings that are well constructed but have NOT been cyclone certified by an engineer.

#### **COVERED PERILS INCLUDING CYCLONE**

Full Cover Amount for materials and labour.

**ANNUAL COST**  
0.85% x Cover Amount

**EXAMPLE COST FOR \$10,000 OF COVER**  
\$85



### **CATEGORY C** WITH LIMITED CYCLONE COVER

Suitable for buildings NOT constructed to Category A1, A2 or B standards.

#### **CYCLONE COVER SUB LIMIT**

- Up to maximum AUD\$15,000 for approved Materials Only (see page 13) if covered loss exceeds 2/3rds of covered value.
- Up to a maximum AUD\$30,000 if the repaired or replaced building is engineered to cyclone standards.

#### **FOR ALL OTHER COVERED PERILS**

Full Cover Amount for materials and labour.

**ANNUAL COST**  
(0.40% x Cover Amount) + Category D loading of 0.95% x Category D Limit

**EXAMPLE COST FOR \$10,000 OF COVER**  
\$135



### **CATEGORY D** MATERIALS ONLY

Suitable for small or lower value buildings that are constructed using materials from the approved materials list.

#### **COVERED PERILS INCLUDING CYCLONE**

- Up to maximum AUD\$15,000 for approved Materials Only (see page 15) if covered loss exceeds 2/3rds of covered value.
- Up to a maximum AUD\$30,000 if the repaired or replaced building is engineered to cyclone standards.

**ANNUAL COST**  
0.95% x Cover Amount

**EXAMPLE COST FOR \$10,000 OF COVER**  
\$95



### **EXCESS FOR ALL CATEGORIES**

\$Nil but losses under AUD\$500 not accepted.

# CONTENTS COVER

## What furniture and equipment is inside your building?

### 01 ABOUT CONTENTS COVER

Contents Cover can only be used to cover contents actually owned by an Adventist Church organisation. Contents cover provides protection for items inside the insured property, such as furniture, equipment that is stationary, and decorative items.

Contents cover cannot be used to cover the personal property of employees, volunteers or any other person.

Contents cover is not intended to cover equipment that is moved around or taken offsite regularly. For this type of equipment, you should consider Extra Risks cover.

Cash cover is automatically included with contents cover for church organisations in Australia, New Zealand and the Pacific Islands (except PNG). You should check that your contents cover amount is sufficient to include all regular contents plus the maximum amount of cash held or transited at any one time.

#### KEEP CASH SECURE

Cash should always be in the care and custody of a responsible person and not left unattended or unsecured. Where cash is temporarily kept at the home of a responsible person it must be kept securely and out of sight inside the dwelling.

EXCESS - cash losses are subject to the excess shown on the property certificate.

NO COVER for criminal acts of employees or other responsible persons.

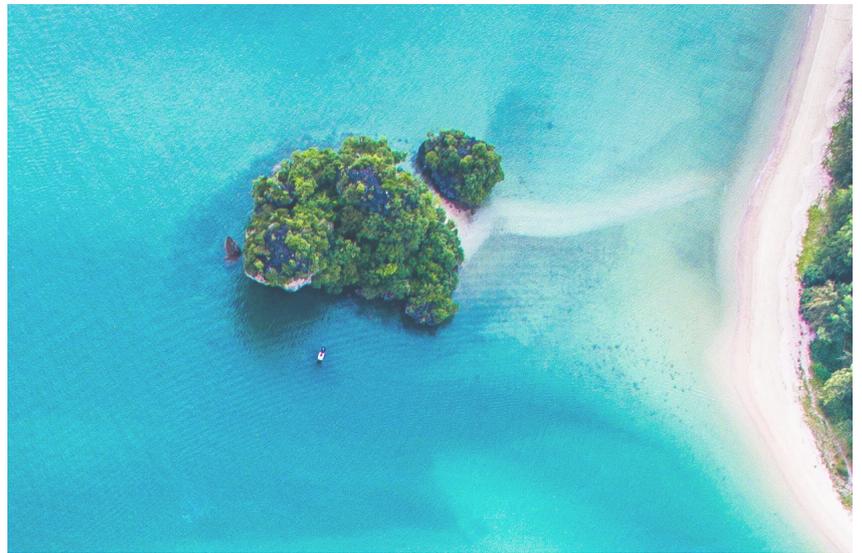
NO COVER for cash held in trust for other organisations or persons such as employees and volunteers.

NO COVER for cash left unattended in a vehicle, locked or otherwise.

NO COVER for cash posted in the mail.

The South Pacific Division of the Seventh-day Adventist Church through Risk Management Service (RMS) agrees to protect its church entities against loss or damage from a **covered peril** to church property, for which protection has been requested and listed on a **valid Property Certificate of Cover**, subject to the extensions, endorsements, exclusions and conditions outlined in this document.

**This is not an insurance policy.**



## **EXTENSIONS AND ENDORSEMENTS**

### **What additional expenses might be reinstated?**

#### **PROFESSIONAL FEES**

Architects fees, surveyors fees, and the cost of removal of debris necessarily incurred in the repair or reinstatement of damage to the property arising from any of the covered perils.

#### **REGULATORY COMPLIANCE COSTS**

Extra cost reinstatement: the cover provided extends to include such additional costs of reinstatement of the destroyed or damaged property as may be incurred solely by reason of necessity to comply with building or other regulations under or framed in pursuance of any Act of Parliament or By-laws of any Municipal or Local Authority provided that the amount recoverable under this extension shall not include the cost incurred in complying with any of the aforesaid Acts, Regulations or By-laws where notice requiring alterations to be made has been served prior to the happening of the destruction or damage.

# COVERED PERILS

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## What perils are covered?

### 01 FIRE, EXPLOSION, LIGHTNING, THUNDERBOLT, VOLCANIC ERUPTION OR EARTHQUAKE

But excluding loss or damage caused by a power surge or fluctuation that is not a result of a lightning strike.

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### 02 FLOOD, STORM, WINDSTORM AND CYCLONE

But excluding loss or damage

- a) To gates, fences, retaining walls and shade sails unless specified on the Certificate of Cover.
  - b) By the sea, tidal wave, high water, erosion or any earth movement.
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### 03 ACTS OF MALICIOUS PERSONS

ie. vandalism (excluding damage by tenants or other persons lawfully on premises).

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### 04 ENTRY OF RAINWATER

But excluding loss or damage

- a) To buildings (or their contents) under construction unless such buildings are enclosed and under roof with all outside doors and windows permanently in place.
- b) To the *interior* of the building or the *property therein* caused by rainwater, whether driven by wind or not, *unless* the building be *first damaged* by the force of the wind or hail (i.e. storm) and the entry of rainwater is the direct result of such damage to the building.
- c) Mould or mildew resulting from delay in mopping up or drying out the interior of the buildings and contents thereof affected by rainwater as in sub clause (b) of this clause.



# COVERED PERILS

## What perils are covered?

### 05 RIOT OR CIVIL COMMOTION

Acts of

- a) Strikers or locked-out workers or persons taking part in labour disturbances,
- b) Persons of malicious intent acting on behalf of or in connection with any political organisation or other association,
- c) Any lawfully constituted authority in connection with the events specifically referred to in this clause (5), where the resulting loss or damage is directly caused thereby.

### 06 DAMAGE RESULTING FROM

- a) Bursting, leaking, discharging or overflowing of water tanks, water apparatus or water pipes.
- b) Leakage of oil from any fixed oil heating installation.

*But excluding* loss of oil, damage to the defective equipment from which such damage has occurred, and damage to wash basins, kitchen sinks and associated furniture.

### 07 IMPACT

By

- a) Any motor vehicle or animal.
- b) Falling trees or parts thereof but excluding loss or damage caused by or consequent upon the felling or lopping of trees by the church entity or its agent.
- c) Television or radio aerials or masts consequent upon their breakage or collapse but excluding damage to the said television or radio aerials or masts unless such breakage or collapse is caused by another listed event.
- d) Aircraft or other aerial devices or articles dropped therefrom.

# COVERED PERILS

## What perils are covered?

### 08 THEFT (FORCED ENTRY)

Theft consequent upon actual forcible and violent entry upon the premises or by a person feloniously concealed on the premises.

But excluding theft

- a) In that part of the building in the sole occupancy of the Church Entity while such part is unoccupied for a continuous period of thirty (30) days or more.
- b) In that part of the building which is not the sole occupancy of the Church Entity or which is let or sub-let by the Church Entity.
- c) Of goods or equipment outside buildings when the premises are not attended.
- d) By employees of the Church Entity or other persons lawfully on premises.
- e) Of buildings in progress until lock-up stage
- f) Of building materials unless secured in a locked building.

### 09 ELECTRICAL BURNOUT

Loss or damage to any part or parts of electrical motors or generators caused by the actual burning out of such part or parts by the electrical current therein.

*But excluding* loss of use, depreciation and wear and tear (depreciation and wear and tear shall be calculated at the rate of five percent (5%) per annum).



# EXCLUSIONS

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## What is not covered?

### 01 LOSSES LESS THAN \$500

Loss or damage resulting from one or more of the covered perils when the loss or damage resulting from a single occurrence is less than \$500.

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### 02 CONSEQUENCE OF WAR

Any consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public local authority.

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### 03 HEAT AND/OR FERMENTATION

Loss or damage to property occasioned by its own spontaneous fermentation or heat or by its undergoing any process involving the application of heat.

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### 04 NUCLEAR RADIO-ACTIVITY

Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion only combustion shall include any self-sustaining process of nuclear fission.

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### 05 NUCLEAR WEAPONS

Loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapon material.

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### 06 LANDSLIDE

Loss, destruction or damage caused by landslide, subsidence of land or collapse of retaining walls, unless such event is caused by one or more of the covered perils.

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### 07 MONIES, SECURITIES AND IRREPLACEABLE VALUABLES

- a. Securities, stamps, documents, manuscripts, business books, patterns, models, moulds, plans, designs, explosives, curios or works of art.
  - b. Money, unless contents cover is included on the Certificate of Cover.
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### 08 LEGAL LIABILITY

Legal liability of whatsoever nature.

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### 09 LOSS, DESTRUCTION OR DAMAGE OCCASIONED BY OR HAPPENING THROUGH:

- a) Moths, termites or other insects, vermin, rust or oxidation, mildew, mould, contamination or pollution, wet or dry rot, corrosion, change of colour, dampness of atmosphere or other variations in temperature, evaporation;
- b) Wear and tear, fading, scratching or marring, gradual deterioration or developing flaws, normal upkeep or making good;
- c) Normal settling, seepage, shrinkage or expansion in buildings or foundations, walls, pavements, roads and other structural improvements.



# CONDITIONS

## What to expect in the event of a loss.

### 01 NIL EXCESS - MINIMUM CLAIM AUD\$500

### 02 EXCESS CLAUSE

It is understood and agreed that if at the time of loss there be any specific, external third-party insurance on property participating in the Pacific Island Protection Fund, RMS will not contribute to the payment of any loss until the external, third-party insurance has fully reimbursed their obligation to the loss. RMS will then only reimburse for the amount of loss over and above the amount collected from the external third-party insurer.

### 03 AUTOMATIC REINSTATEMENT CLAUSE

The cover limit will be restored after a covered loss is paid out, subject to appropriate extra contribution being paid.

### 04 HOW WE SETTLE YOUR PROPERTY CLAIM

- a) At our option, we will:
  - i) repair or rebuild the damaged part of your building to the same condition as when it was new; or
  - ii) pay you the reasonable cost of repairing or rebuilding any damaged part of your building to the same condition as when it was new; or
  - iii) pay you up to the amount of cover written on the Certificate of Cover.
- b) Rebuilding may be carried out on another site in the same vicinity provided that we agree in writing.
- c) Repair or rebuilding of your buildings must commence within reasonable timeframe, failing which we will not be liable for any costs beyond the repair or rebuilding costs as at the date the loss or damage occurred, unless we have agreed in writing.
- d) If we have chosen to repair or rebuild your damaged buildings and you do not wish to repair or rebuild them, we will at our option pay you the reasonable cost to repair or rebuild your damaged buildings less an amount for depreciation based on the age and condition of the buildings.
- e) In no case will we pay more than the amount of cover written in the current Certificate of Cover (less any excess which may be payable).



# CONDITIONS

What to expect in the event of a loss.

## 05 STEWARDSHIP

The Church Entity shall at all times practice good stewardship in maintaining the property covered in such order and condition as to minimise destruction or damage by any of the Covered Perils.

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## 06 VACANT PROPERTY

There is no cover for property vacant for more than 90 days unless agreed in writing with RMS.

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## 07 NOTIFICATION AND LIMITATION OF TIME CLAUSE

On the happening of any loss or damage or any event likely to give rise to a loss the Church Entity shall:

- a. Give immediate written notice to RMS with full particulars of any damage or loss. Failure to advise RMS within this period shall provide *prima facie* reason for RMS to refuse payment.
- b. Take all reasonable precautions to prevent further damage or loss.
- c. Immediately inform the police of any criminal activity.

**RMS must be notified within four weeks of the happening of any event giving rise to a loss.**

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.

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## 08 AUTHORISATION

No insured church organisation will, except at their own cost, voluntarily make a payment or incur any expense without our written consent.



# APPROVED MATERIALS

## What are considered “approved materials”?

### IMPORTANT NOTES ABOUT CATEGORY C and D COVER:

1. Payout is up to the AUD amount on the certificate.
2. Cover pays ONLY for building materials to help repair or replace a damaged building.
3. **This cover is not suitable for high value buildings.**

#### Roofing:

corrugated iron  
frames / trusses / ceiling joists  
collar ties / rafters / purlins  
ridge beams and eaves etc  
screws / straps / bracing or bolts  
guttering and roof valley guttering  
fascias and steel fascia covers

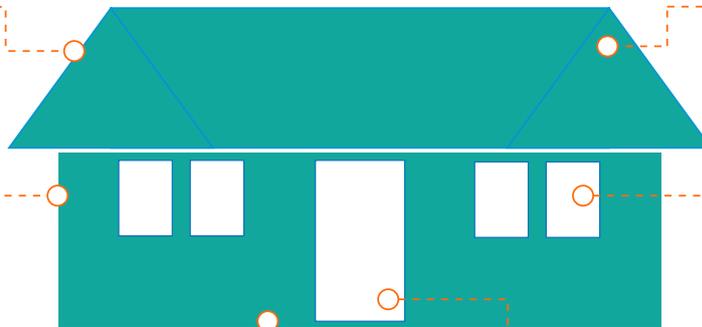
#### Walls:

bottom and top plate  
studs, sills and  
noggings  
diagonal steel bracing  
wall cladding - timber  
products, brick, cement  
or corrugated iron  
sheeting



#### Electrical:

switch boards and circuit breakers  
including RCD's  
mains cable to the point of attachment  
sub circuit cabling  
light fittings  
general purpose power outlets



#### Insulation:

reflective insulation foil for roof  
fibreglass batts R22 - 38 for ceilings

#### Windows:

window frame and glass including  
shatter-proof type  
wooden frames / casing  
window jam  
sill and top flashing  
locks and latches

#### Flooring:

floor joists, floor boards and battens  
termite caps on stumps  
treated stumps or concrete slab

#### Doors:

solid timber or internal cavity type  
roller doors designed for cyclones  
glass panelling  
door jams  
handles / locks / barrel bolts  
heavy duty hinges and screws  
weather strips  
threshold / door step



#### Plumbing:

pipes for potable water  
sewage pipes etc  
toilet pans  
cisterns  
basins  
water tanks  
incl. concrete slabs

# RMS STANDARDS

## What do we mean by “built to RMS Standards”?

For a property to be acceptable to ‘RMS Standards’ the building must:

- a) be in good repair;
- b) be free of termites;
- c) have cyclone ties securing the roof;
- d) have roofing iron in reasonable condition and screwed to cyclone specification;
- e) not be an open-style building; and
- f) not be constructed of bush materials.

# REQUEST PROPERTY COVER

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## A How-to Guide...

### 01 & 02 About the Property

In sections 1 and 2 we want to know about the property, where it is located and with what kind of material it is constructed.

### 03 Category of Cover

Select the category of cover that best suits the building. You need to base the selection on the type of building it is, what it is made of and how much it would cost to rebuild if it was totally destroyed.

### 04 Value of Property

Please carefully read the text instructions provided in this section. And remember:

- Don't under-estimate the value of the property as this could cost the Church entity more in the event of a total loss.
- Include a value for contents if your building has furniture and equipment inside.
- Remember to tell us what currency you have based your values on.

### 05 Declaration

In this section we need you to confirm:

- who is asking for cover on behalf of the Church organisation;
- how to contact you if we have any questions; and
- that the information given to us is correct.

### Final Step

Send the completed form, along with supporting photographs, plans, and engineering certificates to your Union or Mission Head Office for checking. They will then send the form to RMS so that we can put cover in place.



# TELL US ABOUT THE PROPERTY

## Pacific Island Property - Request for Cover

### 01 BUILDING AND PROPERTY DETAILS

Name of Property

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Address / Physical Location  
GPS Coordinates / COUNTRY

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Tenure of Land  
NATIVE / CROWN / FREEHOLD

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Lease Expiry Date  
(if applicable)

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### 02 BUILDING CONSTRUCTION MATERIALS

**What type/s of construction materials are used for this building?**

External Walls:

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Roof and Frame:

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Foundation / Floor:

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### 03 CHOOSE CATEGORY OF COVER

**Which category of building cover is correct for this property?**

**CATEGORY A1** ENGINEERED & METAL FRAMED BUILDING Suitable for Koolik-styled buildings engineered and constructed to cyclone standards.

**CATEGORY A2** ENGINEERED Suitable for large or high value buildings that are constructed to CYCLONE STANDARDS and CERTIFIED by an engineer.

**CATEGORY B** RMS STANDARDS Suitable for large or high value buildings that are well constructed but have NOT been cyclone certified by an engineer.

**CATEGORY C** CYCLONE LIMITED Suitable for buildings not constructed to Category A1, A2 or B standards.

**CATEGORY D** MATERIALS ONLY Suitable for small or lower value buildings that are constructed using materials from the approved materials list. (See Page 15.)

### 04 VALUE OF PROPERTY

The value of the property should match the cost to replace that property in the event of a total loss.

It is important that property is not undervalued as this could negatively affect the outcome after a loss event.

INCLUDE PHOTOS, PLANS AND ENGINEERING CERTIFICATES WITH THIS REQUEST FORM.

CURRENCY

	CURRENCY	
Building Value		\$
Contents Value		\$
Shade Sails		\$
Fences and/or Retaining Walls		\$
Materials (Cat D Only)	AUD	\$

### 05 DECLARATION

**I/We declare the answers given to be true, correct and complete and that all material information is provided herein.**

► **Please return this form, signed and completed, to the Union or Mission Head Office.**

Name

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Position

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Signature

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Date

---

Phone Number

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Email

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# LOSS NOTIFICATION



When a loss occurs, complete this form and send immediately to:

Post ► Risk Management Service, Locked Bag 2014, Wahroonga NSW 2076, Australia

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

## Tell us about the loss.

When did the loss happen?

DATE

TIME

Where did the loss event take place?

SITE NAME, ADDRESS, COUNTRY, AND LOCATION OF LOSS AND/OR DAMAGE

With as much detail as possible tell us what happened, including why and how (if known).

WHAT HAPPENED?

If the loss was caused by criminal activity, were the local police notified?  Yes  No

## What type of property has been lost or damaged?

### BUILDING

- Total** loss.
- Significant** loss. Will cost **more** than AUD\$5000 to repair/rebuild.
- Minor** loss. Will cost **less** than AUD\$5000 to repair/rebuild.

### CONTENTS

For contents claims please provide an **approximate** cost to repair or replace all items damaged, lost or stolen.

Please note: Once we receive this form, we may ask you to provide a more detailed inventory of items, if required.

PROVIDE COST ESTIMATES BELOW:

CURRENCY ►

TO REPLACE ►

TO REPAIR ►

### Shade sails

### Retaining walls

### Fences

Shade sails, retaining walls and fences must be listed on the current certificate of cover to be reinstated, subject to terms and conditions of the policy.

PROVIDE COST ESTIMATES BELOW:

CURRENCY ►

TO REPLACE ►

TO REPAIR ►

## Tell us about you.

I/We declare that the answers provided are true and correct to the best of our knowledge and belief and that the information detailed in the Schedule is a true and faithful account of the actual loss sustained, and hereby undertake to notify RMS immediately if any of the lost or stolen property is subsequently recovered, and at the option of RMS to surrender the property or refund the amount of money received. I/We understand that RMS may request proof of ownership for the items lost, damaged or stolen. I/We have read and consent to the collection, use and disclosure of my/our personal information as outlined in the RMS Privacy Policy<sup>†</sup>.

YOUR NAME

TODAY'S DATE

YOUR EMAIL ADDRESS

DAYTIME PHONE NUMBER (INCL. AREA CODE)

POSITION

SIGNATURE

# INVENTORY OF LOSS OR DAMAGE

## Pacific Island Property - Detailed Loss Report



TODAY'S DATE	LOSS NUMBER:	RMS OFFICE USE ONLY
YOUR NAME	NAME OF ADVENTIST SITE	
PHONE NUMBER	MISSION or UNION OFFICE	
EMAIL	CURRENCY	

DESCRIBE THE ITEM/S OF PROPERTY THAT WAS LOST, DAMAGED OR STOLEN.	YEAR PURCHASED	SERIAL NUMBER	MAKE OR MODEL	COST TO REPAIR	COST TO REPLACE	STOLEN, LOST OR DAMAGED?

### What to do next...

- Proof of Ownership** For items listed above, please include copies of invoices or receipts that show who or, what entity, owned the property.
- Photographs** Where possible, please include photographs of damage.
- Quotes** Please supply quotes to repair or replace property.
- Sign and Send**
  - Please sign the first page of this Loss Notification.
  - Attach all requested paperwork.
  - If church or school, please send form to Local Mission or Conference office for approval.
  - If Union-administered entity please send to Union Office for authorisation.

### Local Mission or Union Mission Authorisation

#### ATTENTION LOCAL MISSION / UNION OFFICER:

Please check above details are correct to your knowledge. Sign below and return immediately to Risk Management Service.

WRITE YOUR NAME	TODAY'S DATE
JOB TITLE	SIGNATURE

Mail signed form to RMS

Locked Bag 2014, Wahroonga, NSW, Australia

Email signed form to RMS

info@rms.org.au