<u>SLSA 24/25 Club Declaration FAQ's</u>

1. **How do I save my Qualtrics declaration?**
   Please ensure that your web browser has enabled 'Cookies' to ensure that your data has saved prior to exiting the browser.

2. **Do I have to complete the Survey and the Excel?**
   Yes, the Qualtrics Survey is **compulsory** as this encompasses 'Core' policies, being your Public Liability, Associations Liability and Personal Accident cover. The excel spreadsheet provides the opportunity to complete the 'Optional' policies, being Motor, Marine and ISR (Property). Clubs that currently take these Policies with Marsh are **required** to complete the provided Excel and inputting the most up-to-date asset schedule, failure to do so will result in renewing on expiring values which can lead to over/under-insurance clauses.

3. **What is the importance of the declaration?**
   An accurate and thorough declaration enables us to bolster our underwriting submission to markets with the confidence in the declared values provided leading to more favourable renewable terms provided.

   The declaration also ensures that the insurance program provided to all clubs and associations remains appropriate to cover your club's activities over the coming year.

4. **Why is getting our clubs declared values correct important?**
   Given the recent economic volatility, it has subsequently lead to insurers looking the declared values of each club. Given the increase in claims costs, cost of materials etc. insurers will generally look to index asset values whereby a declared value has been stagnant contrary to market activity. We always implore clubs to double check declared values particularly on your ISR policy, so it provides the correct policy to cover the clubs exposure and doesn't lead the club to be over or under insured and paying higher premiums or reductions in claim amounts due to under declared values.

5. **When do I have to return it by?**
   To enable us to go to market to negotiate your collective policies in good time, we ask that you return the declaration by 15/08/2023. Any questions or queries, please contact joshua.ward@marsh.com. Failure to return the declaration will result in renewing on expiring values and can lead to incorrect cover.

6. **How do I declare Coaches cover?**
   Coaches insurance can be procured through either the club, or an individual basis. The cover provides Public and Products Liability for an annual rate of $200++. Should the coach be contracted by the Surf Club, it is the individual's responsibility to procure their own coverage. Should they be employed, the Surf Club must declare them for our records. Any questions please contact surflifesaving@marsh.com.

7. **Is the Club covered if it organises an ocean swim or other similar event as a fundraiser or community event?**
   Events where members of the public are able to participate, such as ocean swims, are subject to review and approval under your state's Special Events Process. If approved by

your state, then the club will be covered under public liability for the event (a premium may be payable depending on the type and size of the event).

It is important to note that non-members participate in any event at their own risk. There is no cover under the SLSA National Insurance Program for non-members.

8. **Are we covered if we sub-lease our Club restaurant to a private operator?**
   Yes, but only for the club's share of any liability. The operator needs to make sure that they have their own insurance to cover their operations and their equipment (e.g. a restauranteur will need their own liability and business property insurance if they are leasing space from the club). It is important that you ensure that you have the right, under your occupancy, to sub-let any club space before you consider any agreement.

9. **What do I do if we receive notice of a claim against our Club?**
   If you receive any notice of claim, or become aware of any incident that may give rise to a claim against your club, please contact Marsh at surlifesaving@marsh.com to discuss the most appropriate response. You should never try to settle a claim with a third party without first discussing with Marsh or their respective state representative.