



## RSCDS New Zealand Branch Inc. - INSURANCE

### 1 Public Liability

The NZ Branch has Public Liability Insurance Cover to the value of NZ\$2,000,000.00

The policy specifically includes the Branch, Regions and Clubs throughout New Zealand.

Cover is provided for:

Legal liability for Property Damage and/or Personal Injury arising out of an accident happening in connection with Scottish Country Dancing.

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### 2 Material Damage

The NZ Branch has Material Damage Insurance Cover as specified in the schedule attached to the insurance policy.

The schedule includes cover for Contents and Equipment Hired, Rented or Loaned to the Branch and Regions, situated anywhere in New Zealand. Sum Insured: \$20,000 on a Replacement Value basis.

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### 3 Self-Insurance – Clubs

As described above, Regions and clubs are covered by Branch Insurance for Public Liability and for Material Damage to equipment loaned to the Branch or Regions \*. There is no cover for equipment on club premises.

Clubs will probably find Material Damage cover prohibitively expensive. An alternative approach is to establish an equipment replacement fund to cover depreciation, loss or damage to equipment. Such a fund can be funded by contributions from general funds or from other sources such as raffles.

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**Please contact the Branch Treasurer or Secretary for more information.**