

Chapter 9

Insurance

Insurance is provided by Island Headquarters and covers the total membership as shown on the Annual Census Return together with new Members that have been officially registered with the Association during the year in the Maltese Islands.

These policies cover The Scout Association of Malta and provide cover for Commissioners, Assistant Commissioner, Scouters and other persons authorised to be in charge of, or to assist with, Scout activities against claims made by members under their control, or their parents/guardians, or by third parties, alleging legal liability arising out of accidents or incidents occurring during any authorised Scout activity.

Such indemnity will also apply to those responsible for the organisation and running of Scout fundraising events and covers the property owner's liability which rests upon any Scout authority which owns or is responsible for land and/or buildings (except for liability under any agreement).

The provision of any indemnity given by The Scout Association of Malta is subject to the terms and conditions of any legal liability insurance policy which may be in force.

Further details of these policies may be obtained from the Administration Department.

Public Liability Policy

INSURED: The Scout Association of Malta and/or the respective Scout Groups of Malta and Gozo each for their respective rights and interests

SITUATION OF RISK: The Maltese Islands including all and any scouting activities all year round, however excluding diving and rock climbing (but including abseiling on Maltese Islands only subject to prior notification and written confirmation), including Golden Bay Camping Facility and Golden Bay Car Park

CONDITIONS/EXCLUSIONS/EXTENSIONS: Reference to these can be sought via the Honorary Secretary of the Association

Fire, Special Perils and Theft Policy

INSURED: The Scout Association of Malta and/or the respective Scout Groups of Malta and Gozo each for their respective rights and interests

SITUATION OF RISK:

1. Island Headquarters, Floriana
2. Camping Site, Rinella, Kalkara
3. Golden Bay Campsite, Ghajn Tuffieha including 2 Car Garages used as storerooms, kitchenette and facilities, internal & external signs and other similar items

CONDITIONS/EXCLUSIONS/EXTENSIONS: Reference to these can be sought via the Honorary Secretary of the Association

Insurance Cover

- a. It is strongly advised that every Scout Group and/or District must maintain insurance cover, to be reviewed annually, in respect of the following risks:
 - property and equipment, including the risk of loss or damage to equipment whilst in transit or at camp or on expeditions;
 - motor vehicles, including passenger risk;
 - marine and boating risks;
 - aviation and air activity risks.
- b. Insurance cover must be taken out in respect of risks incurred when undertaking travel abroad;

Compliance

- a. For insurance cover by Headquarters to be effective, the Rules of the Association must be complied with, particularly those Rules governing the organisation of activities and safety precautions applying to activities.
- b. Some adventurous activities carry a potentially larger third party risk than others, and appropriate arrangements have therefore to be made.
- c. For this reason, Groups and Districts undertaking such activities are required to notify the Chief Commissioner beforehand.
- d. The Association can, through its Insurance Brokers arrange insurance cover for any Scout Group that requires such assistance.

Effecting Insurance and Reporting Claims

- a. If action is taken in relation to effecting insurance or reporting claims, injuries or fatalities, this action must be taken by the Leader or other adult responsible for the individual's or party's participation in the event or activity.
- b. Incident report forms should be completed by the Leader or other adult responsible for the individual's or party's participation in the event or activity and countersigned by the Group Scout Leader or a suitable independent person.
- c. If and when necessary, early notification and submission of appropriate documents with the Chief Commissioner is imperative.

For a full latest Insurance Coverage document please contact the Honorary Secretary for a copy.