



Policy Name OFFICERS' AND CADETS' PERSONAL EFFECTS	Policy Number: 2105
	Effective Date: September 15, 2009
Approved By: Management Committee	Date Revised:
Classification: Insurance	Page No: Page 1 of 4

POLICY

Agapé Hospice will comply with the operating policy set out by The Salvation Army as outline below.

	Operating Policies	Effective: May 15, 1991 Revised: August 26, 2009
	52. INSURANCE 5205 - Insurance - Officers' and Cadets' Personal Effects	

Personal effects (anywhere in the world) of all active Salvation Army Officers and Cadets in training of the Canada and Bermuda Territory and their families are insured under an "All Risks" Property policy, subject to certain conditions and exclusions. The value of replacement is based on 100% of the cost of articles of comparable kind and quality.

This insurance is based on the premise that officers will take reasonable precautions and prudent care for the safe-keeping of their personal effects.

1. Coverage

The aggregate per Officer family and for Cadets in training is for a maximum of \$100,000 per occurrence. "Family" includes: "dependent children under the age of 25, who attend academic studies full-time and are not in full-time employment and still live at home".

2. Deductible

The deductible will be \$200.00 per occurrence. This is the personal responsibility of Officers and Cadets.

3. This Policy does not cover loss or damage caused by:

- a. Marring or scratching of any property or breakage of eyeglasses, contact lenses, glassware, chinaware, porcelain and other fragile or breakable articles, i.e. Precious Moments, Royal Doulton, marble or bric-a-brac, unless caused by a 'Specified Peril'.



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- Specified Perils' are defined as:
Fire, lightning, explosion, smoke, falling object, impact by air craft or land vehicle, vandalism or malicious acts, water escape, windstorm or hail or theft.
- b. Gradual deterioration, wear and tear;
- c. Any nuclear incident or radiation;
- d. Wetness or dryness of atmosphere and freezing;
- e. Rodents, insects or vermin;
- f. Theft or attempted theft to property in any automobile, trailer or recreational vehicles, unless the loss follows forcible entry, (of which there must be visible evidence.)
- g. Shrinkage, contamination, pollution, color deterioration, rust and corrosion.
- h. Electrical and mechanical break-down of appliances, and equipment.

4. Excluded Properties

Loss of or damage to the following items are excluded:

- a. animals of any kind;
- b. Furs, jewellery, watches, precious and/or semi precious stones, i.e. rings and necklaces;
- c. Artwork, paintings, antiques;
- d. Hobby related materials such as coin and/or stamp collections;
- e. Precious metals, gold, silver and marble, money, securities or legal documents;
- f. Glassware, porcelain or other fragile equipment;



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- g. Automobiles, trucks, vans, motor-homes, motorcycles, aircraft, boats/watercraft and other motorized equipment and conveyance;
- h. Trailers (see note below)
- i. Guns/knives, weapons of any kind.

NOTE:

Coverage under this policy extends only to tent trailers towed by Salvation Army leased vehicles which have been listed with the insurers through the THQ Property Services Insurance Office.

Insurance for physical damage to eligible trailers is subject to a maximum of \$10,000.00 per trailer, with a personal deductible of \$500.00.

Registered personal trailers in the Provinces of British Columbia, Manitoba and Saskatchewan are covered for Third Party Liability by Provincial Insurance. Contact your local office of the Provincial Department of Transport if further clarification is required.

5. Change of Appointment/Transit Coverage

There will be no deductible for personal effects lost or damaged while in transit (subject to the above exclusions.)

6. Officers and Cadets Responsibilities

a. Personal Inventory

Officers and cadets are advised to keep an inventory of personal effects. Serial numbers, descriptions and photographs of valuable personal effects will prove to be beneficial when presenting claims.

b. In the event of a loss:

1. Notify Insurance personnel at the THQ Property Services immediately.

2. Notify DHQ immediately.

3. Where forcible entry is involved, notify the Police Department immediately and endeavour to secure a copy of the Police Report. Complete attached Property Incident/Claim Report form and forward to THQ, Fax



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number: 416-422-6143, or email. All claims are to be filed within 2 months from date of loss.

NOTE:

- 1. The above is a brief summary of some of the terms and conditions of the Property Policy, but it is not all inclusive. Further information is available in the Insurance Booklet. For full details of the policy contact the T.H.Q. Insurance Office.**
- 2. Officers are advised to secure their own coverage for excluded properties, as claims for these items will not be entertained.**

Donald J. Poppo

**Colonel
CHIEF SECRETARY**

See also:
3405 Insurance Claims
5209 Insurance on Buildings