

Insurance Checklist for Playcentres

BUILDINGS

Replacement Sum Insured (based on a registered valuation for each centre)

An insurance building valuation is recommended as it provides an accurate rebuild cost based on the Centre's floor area, Playgrounds, Site Development, Outbuildings, Decking and Verandas, Car Parks & Fencing, Professional Fees, Demolition Costs, and Escalation Costs. Please refer to the attached CCC Offer \$499.00 GST Inclusive (excludes Child Proof Discount)

Contract Works Limit \$250,000

Provides automatic cover on building renovations and extensions up to a maximum value of \$250,000. Please notify us of any contracts that exceed \$250,000 as they are not insured under this extension. Please also notify us of any contracts where a roof is being lifted which could expose the centre to the elements, as an additional excess may apply.

Gradual Damage Limit \$10,000

Cover is excluded for gradual damage, mould, or rot caused by gradual leaking other than from an internal water pipe or water system.

Other Exclusions

Action of micro-organisms, insects, vermin or pests,

Wear and Tear

Building Defects

PLANT

Replacement Sum Insured:

Provides cover up to \$250,000 per location.

Location:

Your plant is also covered at Employee's Residences, Temporary Storage Sites, and Trade Shows up to 100% of the sum insured, and other premises up to 20% of the Plant sum insured.

Plant Register:

It is important that you keep a record of your major items of plant like Laptops, Cameras, Other Digital Equipment, Appliances, Office Furniture, Resources etc. and their make and model numbers. This will assist you with any claims process as proof of purchase is normally requested.

Excesses:

A standard excess of \$500.00 applies and \$1,000 Excess applies for Burglary and Theft. A site excess applies for Natural Disasters, please refer to your policy schedule for full details.

Natural Disaster:

Earthquake, volcanic activity, hydrothermal activity, subterranean fire, tsunami, geothermal activity, or fire caused by any of these.

BUSINESS INTERRUPTION (based on turnover less expenses saved)

Provides cover up to \$100,000 per location within an 18 month indemnity period unless a higher limit is shown on the policy schedule.

LIABILITIES

The policy provides cover for committee members, administrators, employees, and volunteers. The policy covers Play centre Activities which includes all events hosted by the Playcentres at any premises Anywhere in New Zealand.

The policy also includes a Hall Hirers Liability which covers other individuals or organizations that hire out your premises if they are not insured under any other policy.