

Resilient Adventist Communities



Building better immunity into
Adventist ministry and mission.



Who is Risk Management Service?

Risk Management Service (RMS) has been established by the Church to provide risk management services and support to denominational organisations within the territory of the South Pacific Division.

SPD Working Policy SER.10.80



RMS RISK
MANAGEMENT
SERVICE
Est. 1972



2285+ sites

Churches, campgrounds, medical centres, education institutions, offices, op shops, book stores, hospitals, factories, houses, aged care, etc.



\$7.2b

Insured property assets



10,879

Employees



40+

Lines of cover, including property cover.



64,113

Volunteers

Meet your risk and safety support crew:



RMS RISK
MANAGEMENT
SERVICE
Est. 1972

**We are Adventists.
When you speak to
us, we get you.**



Jonathan Hale
Manager



Hayley Tosen
Assistant Manager



Tim Tew
Loss Resolution Officer



Jai Rubessa
Risk Officer - Support



Minerva Hermosilla-Garcia
Administrative Assistant



Maurice Calculli
Accountant



Greer Jackson
Senior Systems Analyst

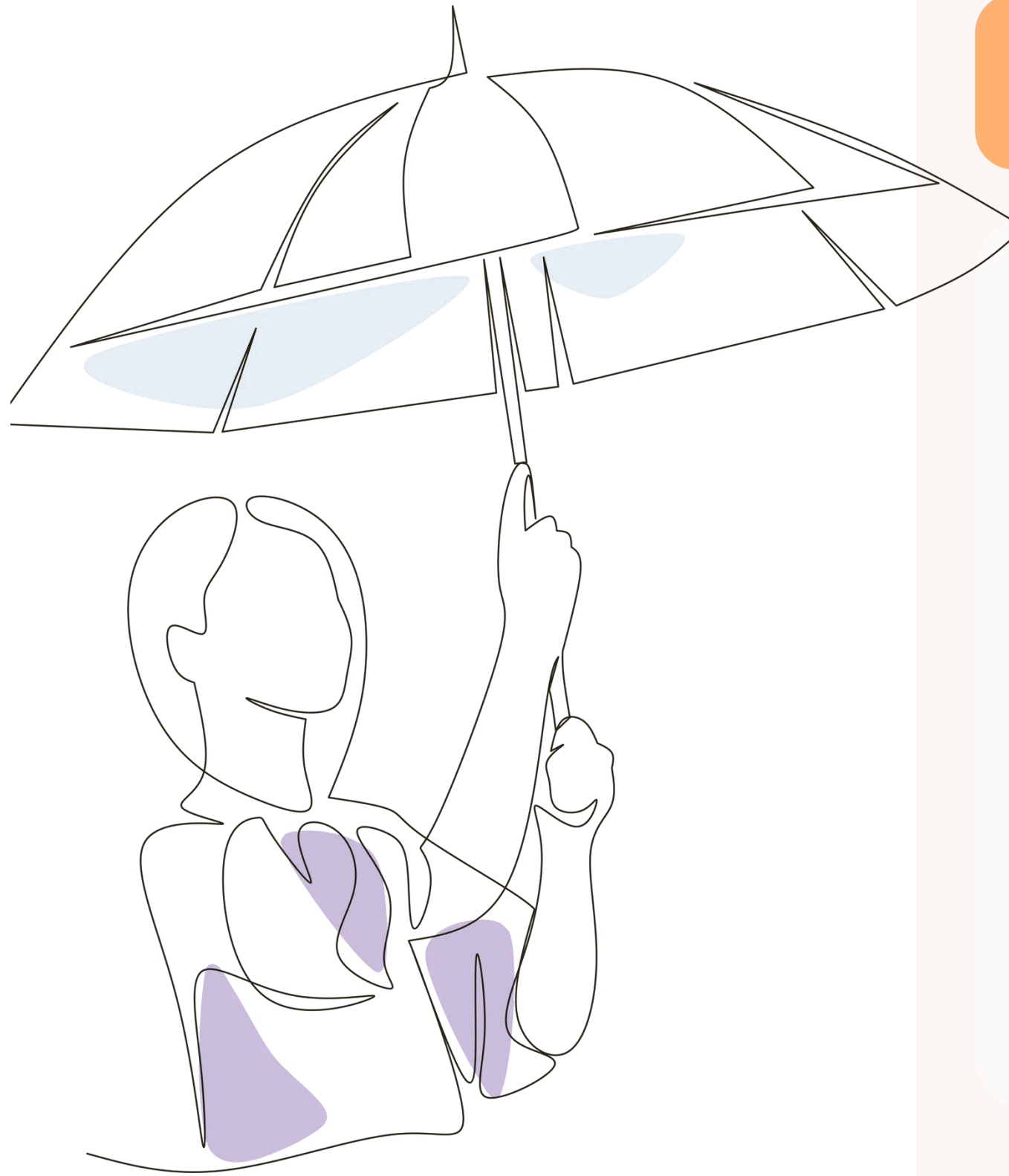


Linzi Aitken
Communications and
Engagement

What does a loss event really cost?

- Mission and ministry
- Education
- Time
- Finances
- Health
- Community
- Reputation





How can RMS help?

Property Cover

Extra Risks Cover

Public Liability Cover

Personal Accident Cover

Workers Compensation

Cash Cover

Travel Cover

Business Interruption Cover

Marine Transit Cover

Motor Vehicle Cover

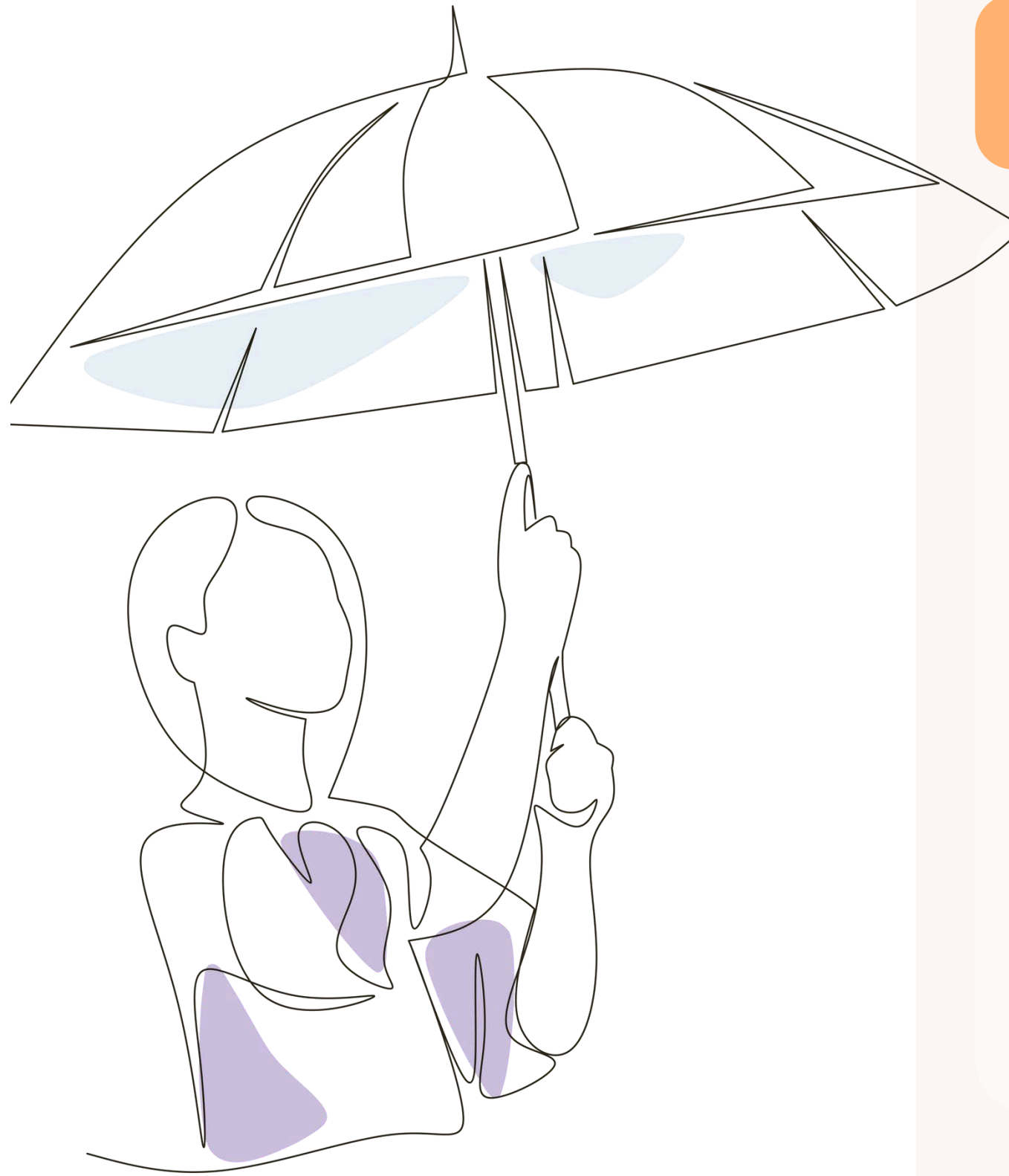
Executive Protection (D&O)

Construction Works

Employee Relocation Cover

Risk and Safety Co-Funding

This presentation has been prepared for the convenience of the Insured and is not an exact and binding analysis of the coverages. Even though care has been taken in preparing this presentation, in the event there is a discrepancy, the original policies will prevail as the sole binding documents.



A closer look...

Property Cover

Extra Risks Cover

Public Liability Cover

Personal Accident Cover

Workers Compensation

Cash Cover

Travel Cover

Business Interruption Cover

Marine Transit Cover

Motor Vehicle Cover

Executive Protection (D&O)

Construction Works

Employee Relocation Cover

Risk and Safety Co-Funding

This presentation has been prepared for the convenience of the Insured and is not an exact and binding analysis of the coverages. Even though care has been taken in preparing this presentation, in the event there is a discrepancy, the original policies will prevail as the sole binding documents.

Property Cover



SDA Group Property Program

AGED CARE

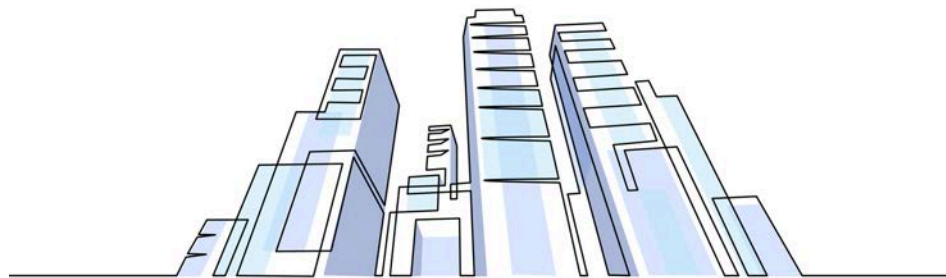
OFFICES, CHURCHES AND OTHERS

EDUCATION



What type of property can be covered?

Buildings



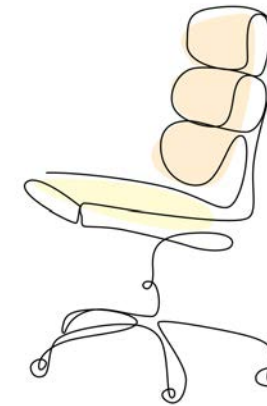
C - Construction

O - Occupancy

P - Protection

E - Exposure

Contents

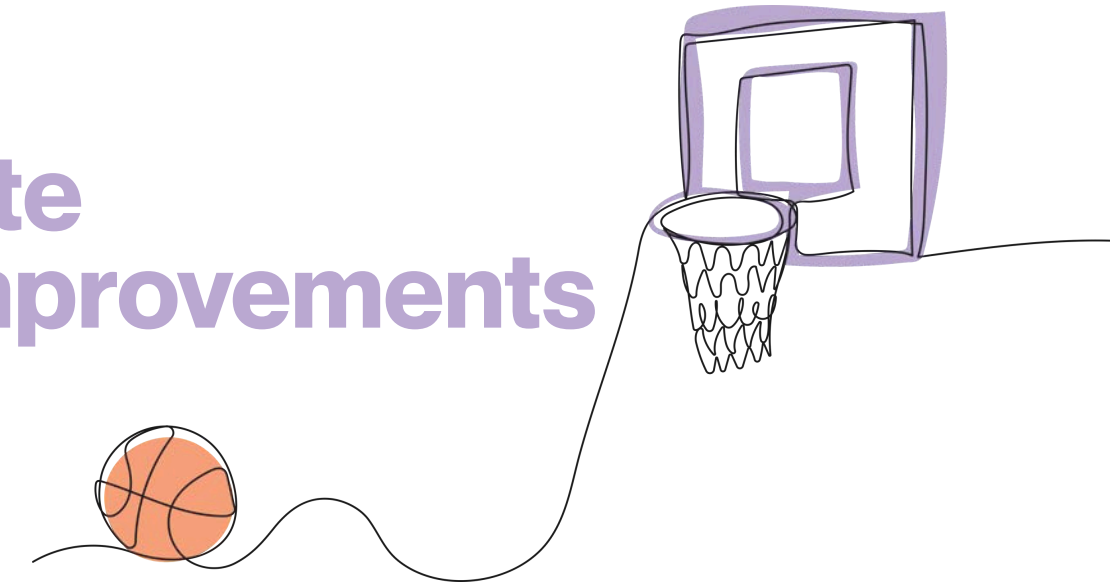


Value - cost to replace in the event of a loss

Not necessary to list each individual piece of furniture or equipment

Extra Risks cover is recommended for portable equipment.

Site Improvements



Not considered building or contents but still an important part of your site.

- Signage
- Outdoor courts and play structures
- Shade sails / artificial grass / soft fall surfaces
- Swimming pools
- Fences
- Sheds
- Retaining walls / landscaping / rainwater tanks
- Car parks / driveways / footpaths / ramps

NO COVER UNLESS SPECIFIED

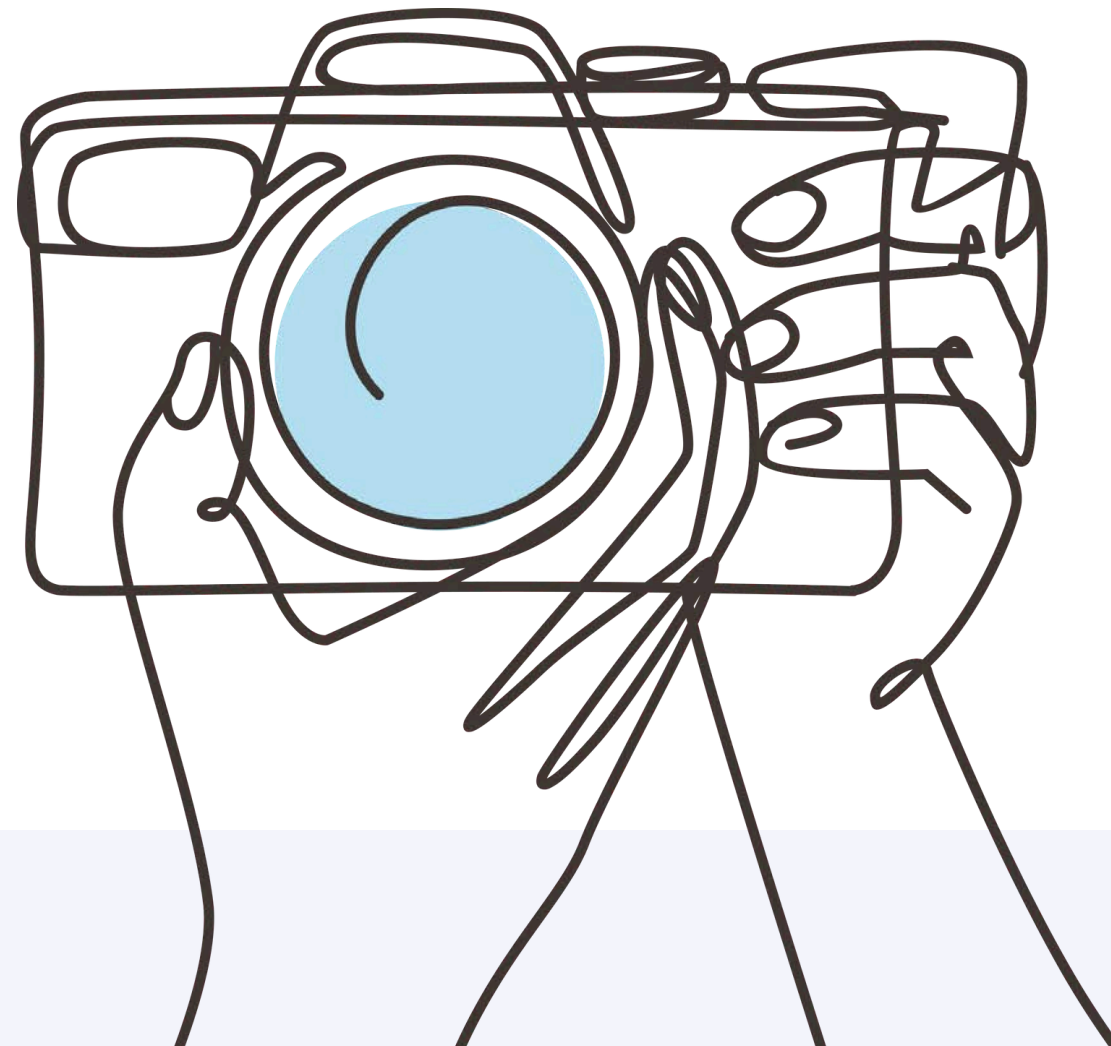
Extra Risks Cover



- Accidental damage (such as being dropped), or
- Lost or stolen when taken outside of a secure building or offsite to another location.

Mobile equipment is not covered by contents cover other than when it is stationary inside a secure building.

Internal loss pool operated by RMS for the benefit of SDA Church, it is not an insurance policy.



Treasurer Tip!

Extra Risks coverage is shown on your tax invoice, take the opportunity to review regularly to avoid paying for cover you no longer need. You can make changes at any time.

Extra Risks Cover Categories



B

BLANKET

No need for itemised list.

Suitable for lower value items.

Maximum loss up to \$5,000

Per-item Limit set at 25% of max loss level selected

TLC

TABLETS, LAPTOPS, COMPUTERS

No need for itemised list.

Only need to tell us total replacement value of all computers, laptops and tablets.

NOT for mobile phones, PDA's or portable music players.

HDP

HEAVY DUTY PLANT

Must be listed on ER Schedule.

For unregistered, specialised equipment such as generators, tractors, ride-on lawnmowers, etc.

Up to \$50,000 max cover

S

SPECIFIC

Must be listed on ER Schedule.

For all other valuable, portable equipment that does not meet criteria for TLC or HDP cover.

Up to \$50,000 max cover

T

TEMPORARY

List of items must be provided.

For specified period of time, such as hiring equipment or using mobile equipment at a special event.

S

**SPECIFIC:
TRAILERS**

This presentation has been prepared for the convenience of the Insured and is not an exact and binding analysis of the coverages. Even though care has been taken in preparing this presentation, in the event there is a discrepancy, the original policies will prevail as the sole binding documents.



Two Truths and a Lie

...about Property and Extra Risks Cover

1

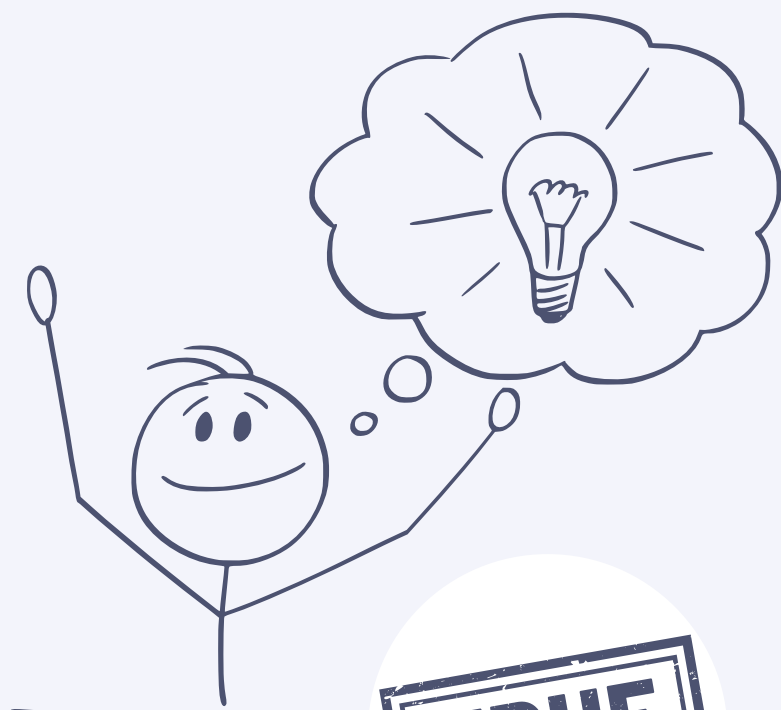
Report a property or extra risks loss within 12 months or the claim can be declined.

2

The church does not need to have quotes and supporting documents before reporting a loss to RMS

3

My personal gear is covered by the Church insurance while on Club camps.



TRUE

Report a property or extra risks loss within 12 months or the claim can be declined.

FACT: You need to tell RMS about the loss within 4 weeks of the loss event and no later than 12 months after, or the claim can be declined.

These are the facts:

...about Property and Extra Risks Cover

TRUE

The church does not need to have quotes and supporting documents before reporting a loss to RMS

FACT: Waiting for quotes caused by tardy contractors is not your fault, so reporting the loss immediately protects the church from having a claim declined as per any limitation of time clause.

FALSE

My personal gear is covered by the Church insurance while on Club camps.

FACT: Church members equipment is NOT covered by church insurance while being used for church business/activities. If the church has asked an individual to use their own personal equipment for church business, Extra Risks Cover may be used but cover has to be requested from RMS first, there is no automatic cover.

Cash Cover



- Cash cover is automatically included with contents cover for church organisations.
- On church premises cash must be kept in a locked strong room or safe designed for the protection of cash or under the direct control of a responsible person.
- Cash should be deposited within 3 business days after it is received.

Treasurer Tip!

Check your contents cover amount is sufficient to include all regular contents plus the maximum amount of cash held or transited at any one time.



Cash Cover



Important Exclusions to note:

NO COVER for criminal acts of employees or other responsible persons.

NO COVER for cash held in trust for other organisations or persons such as employees and volunteers.

NO COVER for cash left unattended in a vehicle, locked or otherwise.

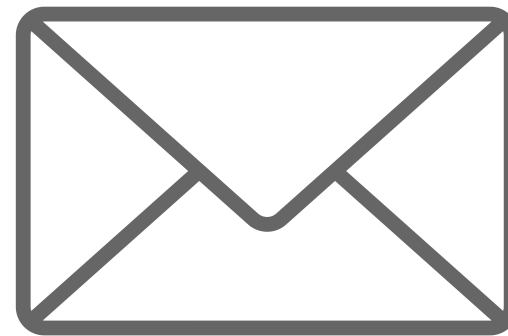


How to apply for, or change cover?



rms.org.au

Downloadable
request forms.



info@rms.org.au

You can email your
request at any time.



Valuation Program: tackling underinsurance

Setting accurate replacement values, for insurance purposes, helps determine the right cover amounts so that a site can be reinstated to the same position it was in prior to a covered loss.



1st Valuation

Conducted on site once every five years, this **in-person** valuation exercise provides the information needed to complete the desktop valuations each year for the coming four years.

Desktop Valuation

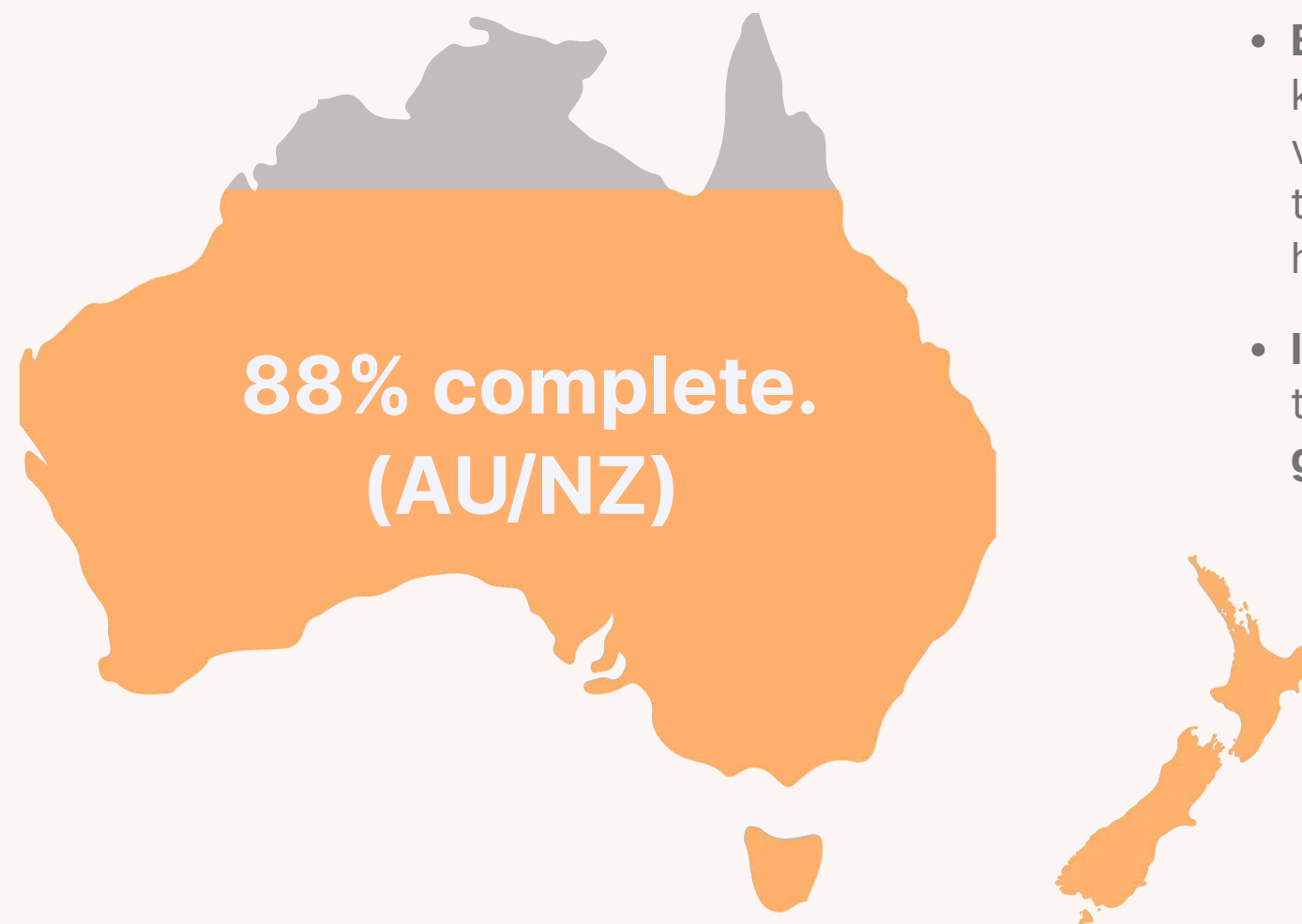
Performed on the **anniversary** of the initial physical property inspection date, the valuer will consider:

- Info gathered at time of initial physical inspection (photos, plans, etc)
- ABS data, incl. Producer Price Index of Output of the Construction Industry
- Rawlinsons Construction Handbook, and other leading research publications relevant to site valuation.

Property Valuation

All property should be covered for full replacement value.

For buildings and site improvements, this is the amount it would currently cost to rebuild it as a new building with the same or similar materials to the same size and specifications.



Property valuations help churches...

- **Improve financial resilience to loss events** by avoiding gaps in cover, or under-insurance, which can expose a church to avoidable financial loss.
- **Budget more effectively**, knowing the true covered values, which are based on up-to-date construction costs, helps with financial planning.
- **Identify** construction materials that may be inappropriate for **geographic risk exposure**.



Treasurer Tip!



- ✓ Review and update covered values at any time.
- ✓ Read the terms and conditions provided with your annual tax invoice. Your questions are welcome.
- ✓ Budget for site maintenance to avoid degradation of facilities.
- ✓ Communicate regularly with RMS! Visit our website and download resources.

**AVOID
GAPS
IN
COVER**

Protect your investment and notify RMS about:

- Building extensions
- Refurbishments or building works
- New buildings
- Demolitions
- Vacant sites or buildings

Factors impacting valuation increases

(last 12 months)

Shortage of
skilled labour



Increased fuel
and transport
costs



Historically high
interest rates



Increase in costs
of building
subcomponents

What to do if you disagree with the valuation?

1

Check that all non-monetary info on the current site valuation is correct.

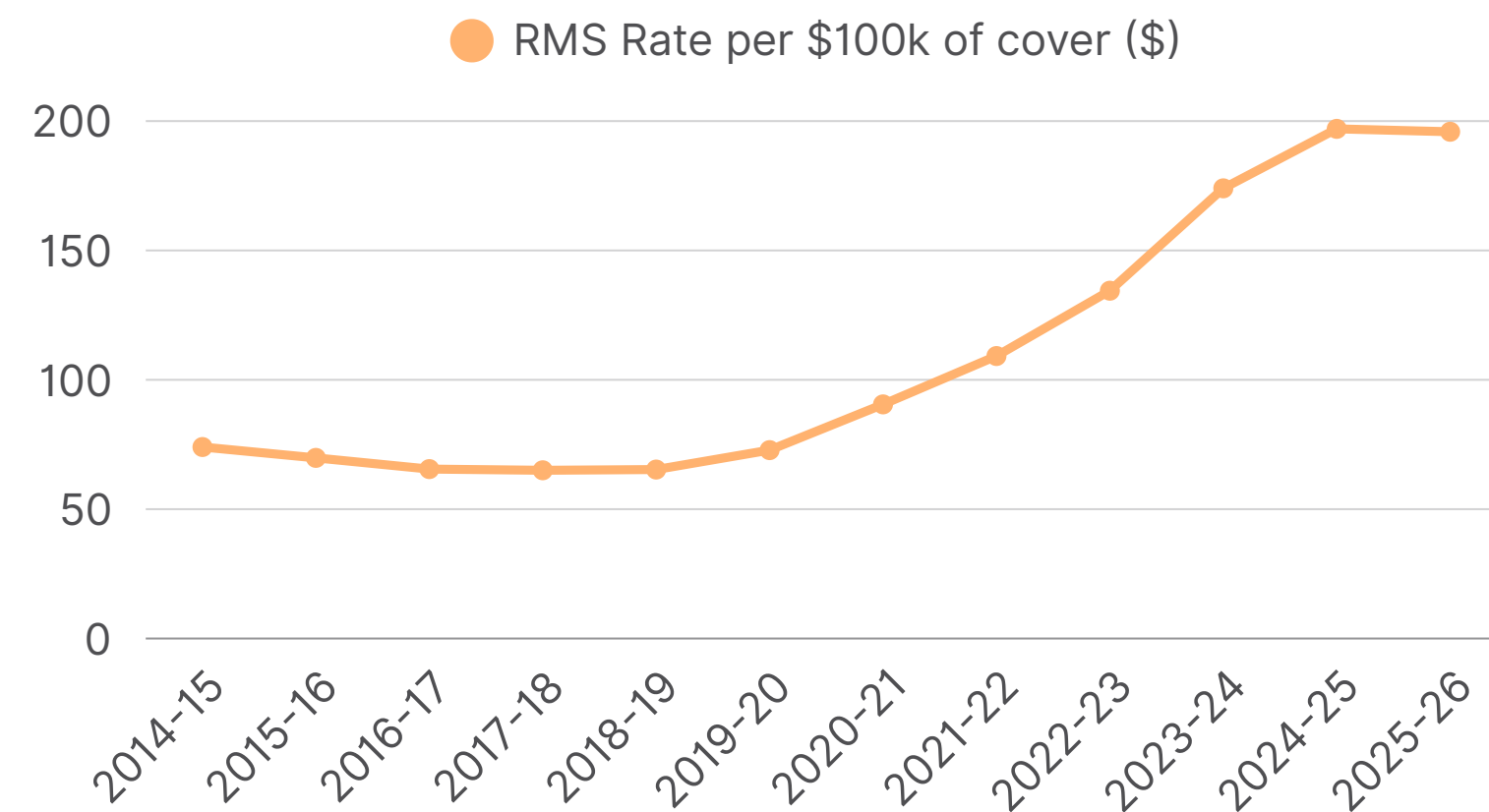
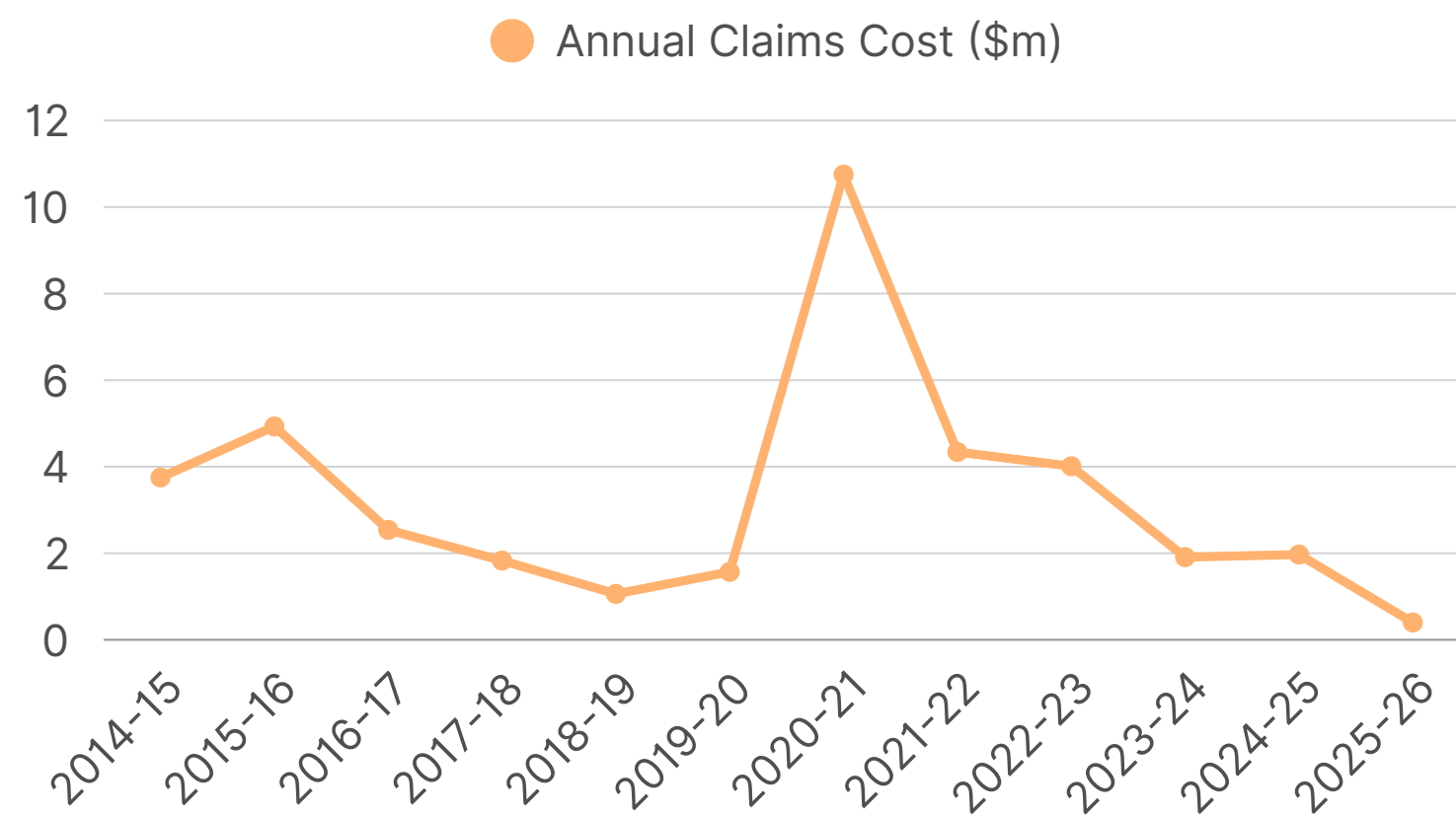
2

Send an email to **info@rms.org.au** requesting a valuation review, listing reasons.

If there are no building plans or photos on file, we may request this from you.

Cost of Property Cover

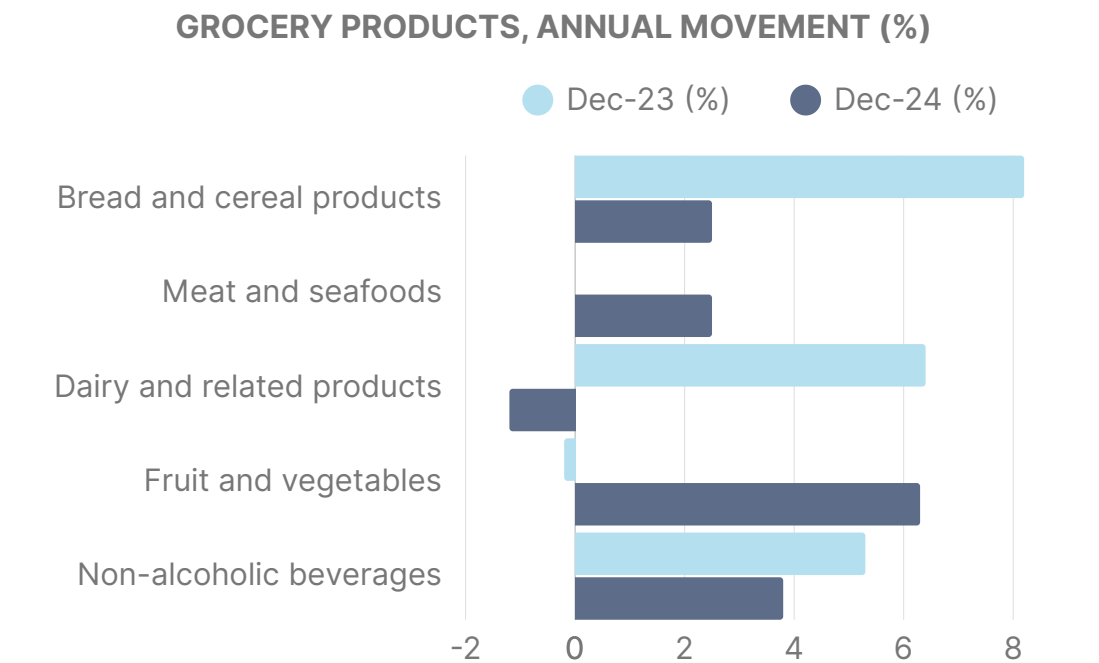
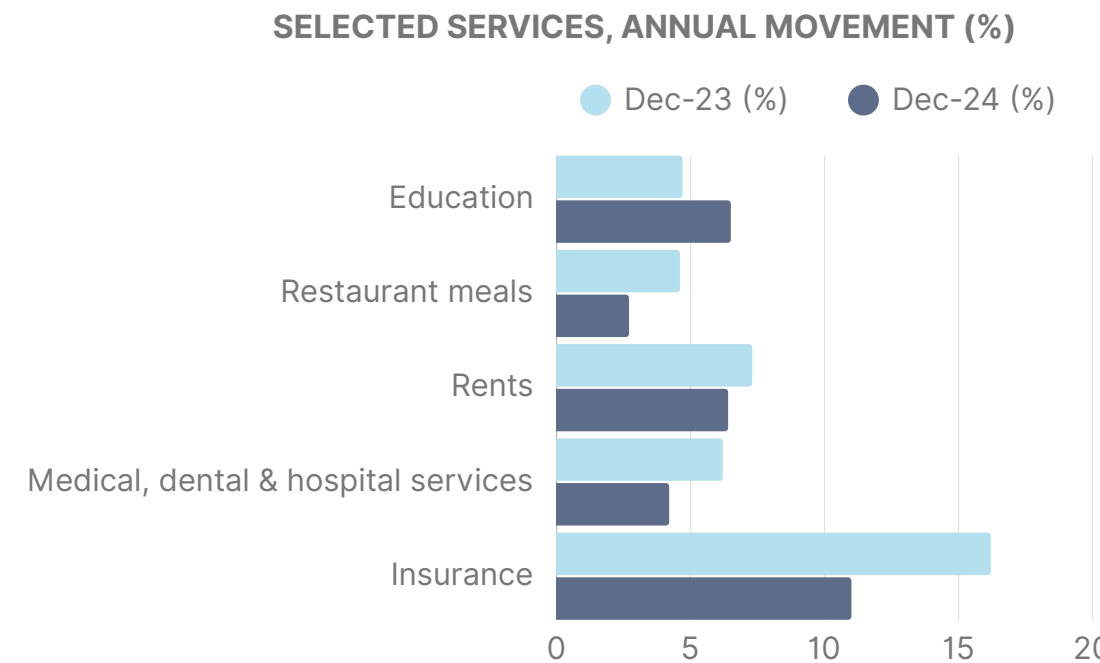
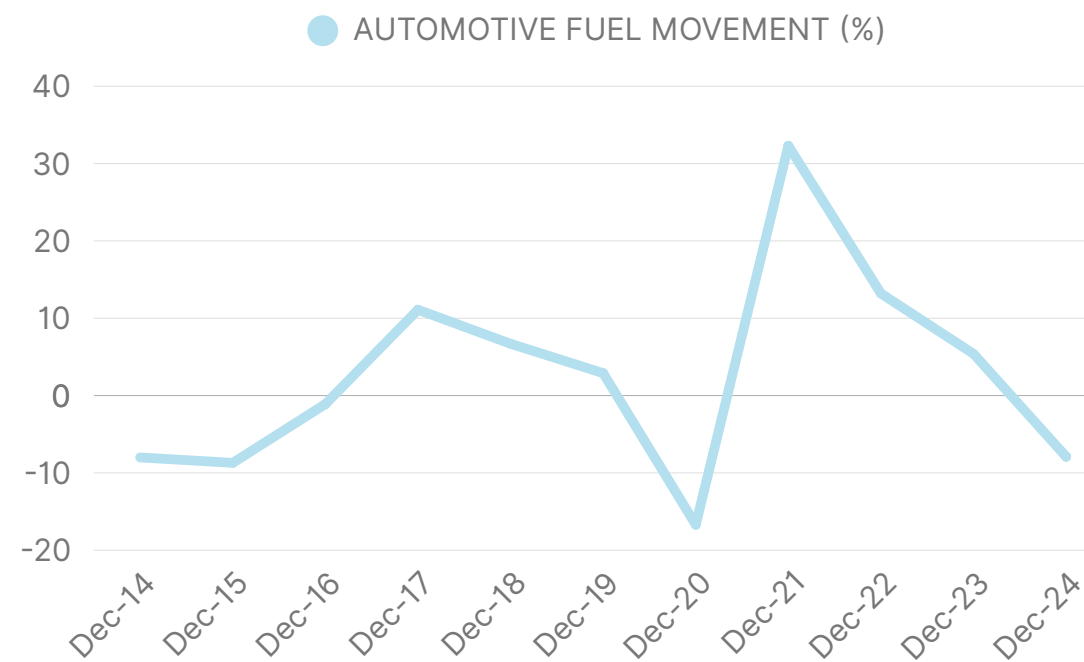
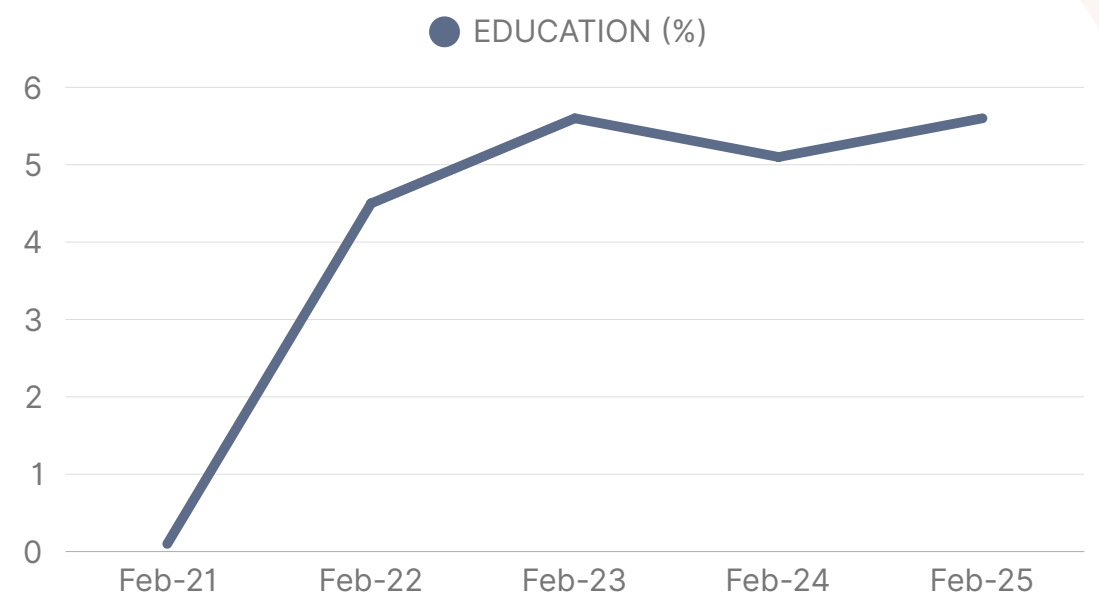
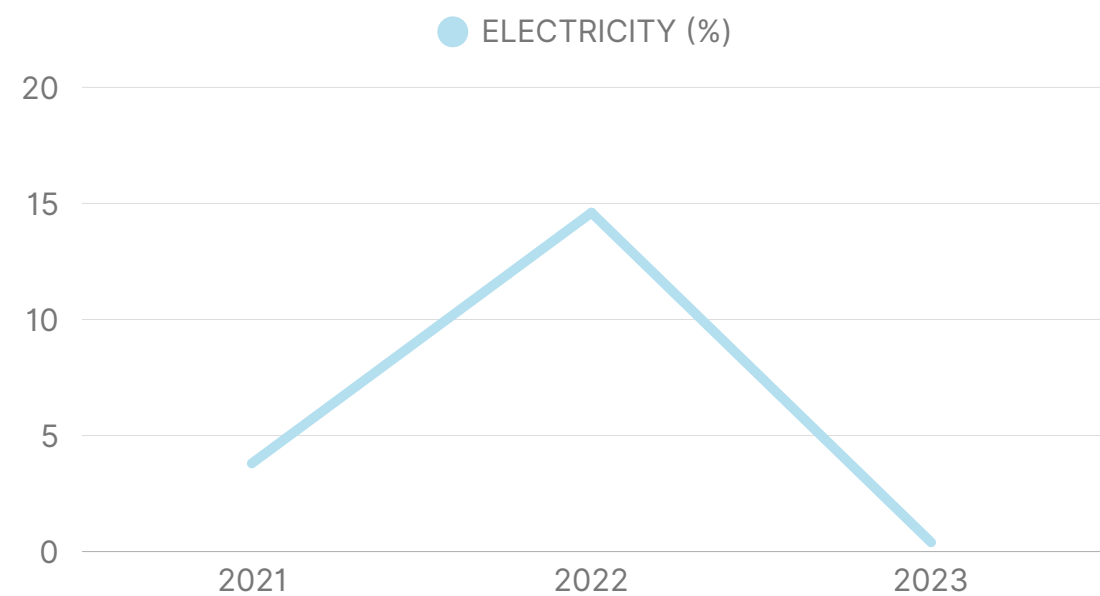
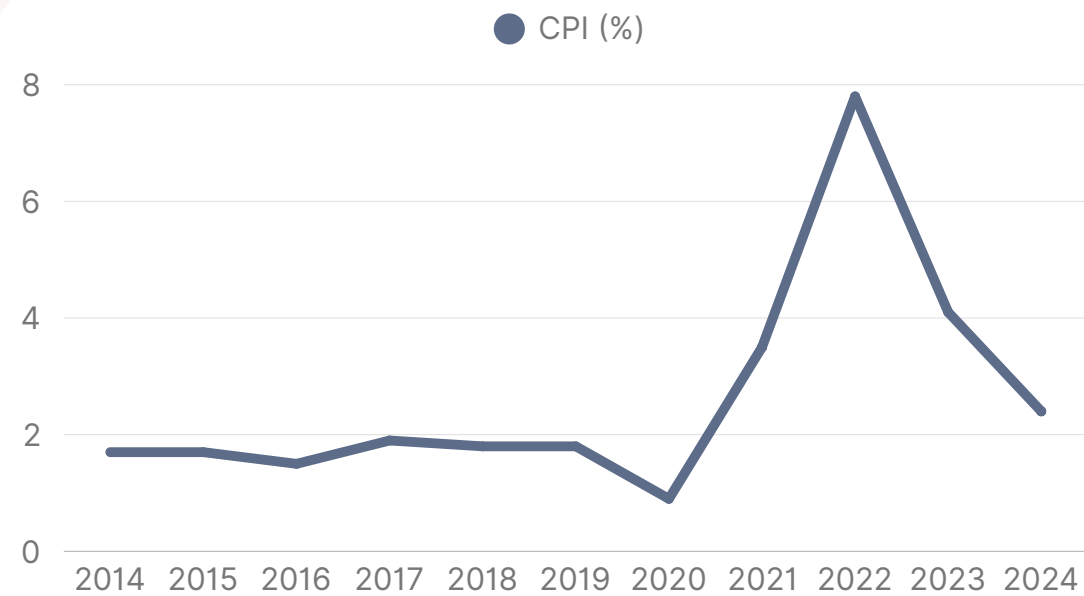
Australia



NOTE: Annual claim cost data is incomplete for 2025-26 as this is the current cover period. RMS renewal years run 1 April to 31 March.

Economic risks for mission resilience.

Australia



How does the RMS rate compare?

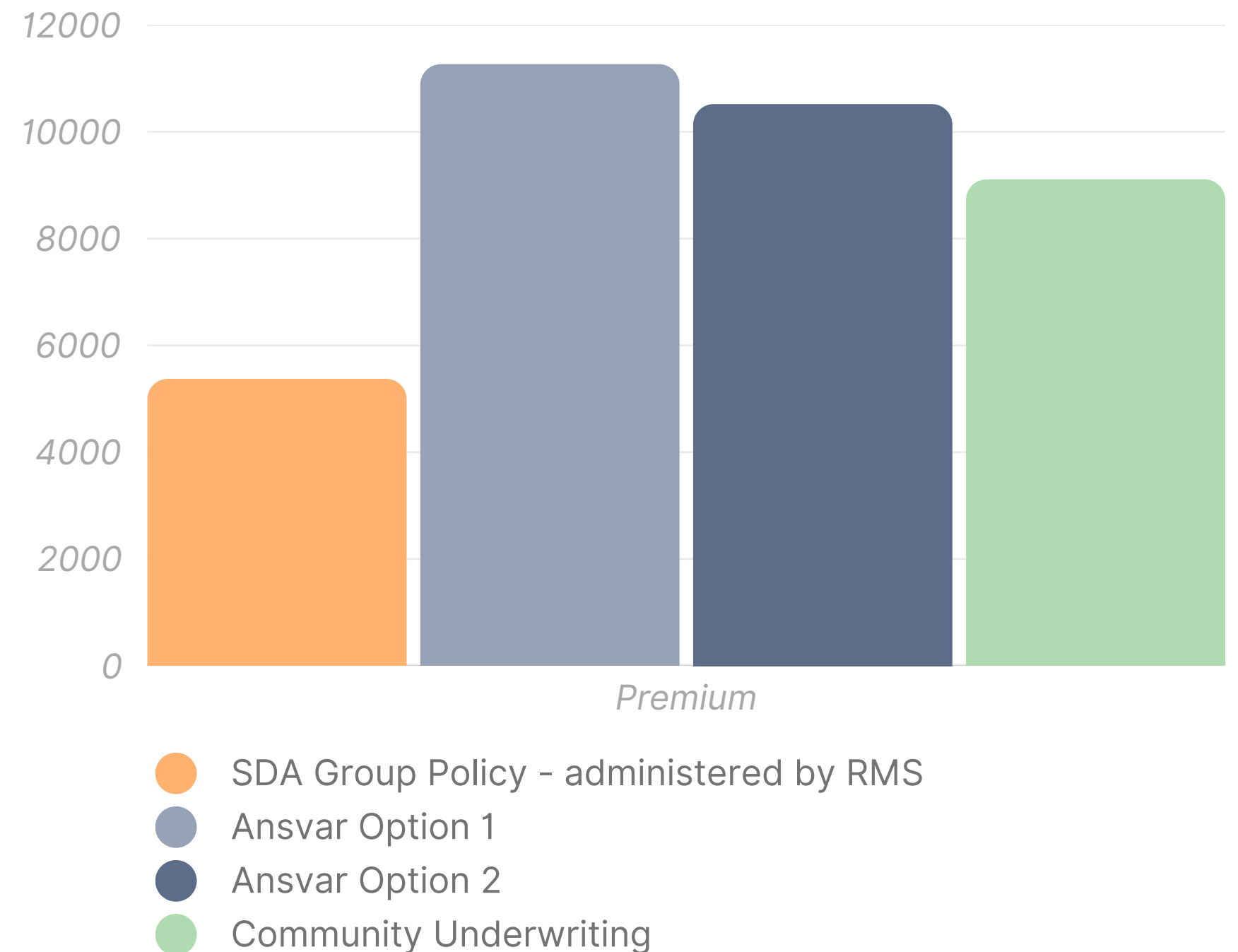
Risk Management Service obtained comparative quotes from other insurers and underwriters in the Not-for-Profit sector.

The table shows the comparative cost for insurance for a NSW-based Adventist Church site with a replacement value of \$2,152,681.

Treasurer Tip!



The SDA Group Policy administered by RMS represents significant savings per dollar of cover as well as better terms and conditions for the Adventist church.



We're trying to keep costs down. Here's how:



Good working relationship with brokers who are strong advocates for the Adventist Church program



Ongoing ad hoc reviews of alternate insurers, and testing of our pricing with insurers and underwriters.



Investigating alternative methods of risk transfer (eg. captives and discretionary mutuals)



Direct engagement with our lead insurer on a regular and ongoing basis.



Promoting ministry resilience by providing co-funding grants for long-term claims reduction.



MISSION RESILIENCE

With the right cover in place, Adventist ministry can bounce back from disaster.



Tamworth SDA Church had the right cover in place, so when a fire (caused by a faulty baptismal font heater) ripped apart their church building in 2013, RMS was there to help them recover and restore ministry.



After the Camp Loguebrook bushfire, WA Conference were able use their insurance payout to help fund the purchase of Camp Mornington. The new campground ensures ministry can continue, with better immunity.

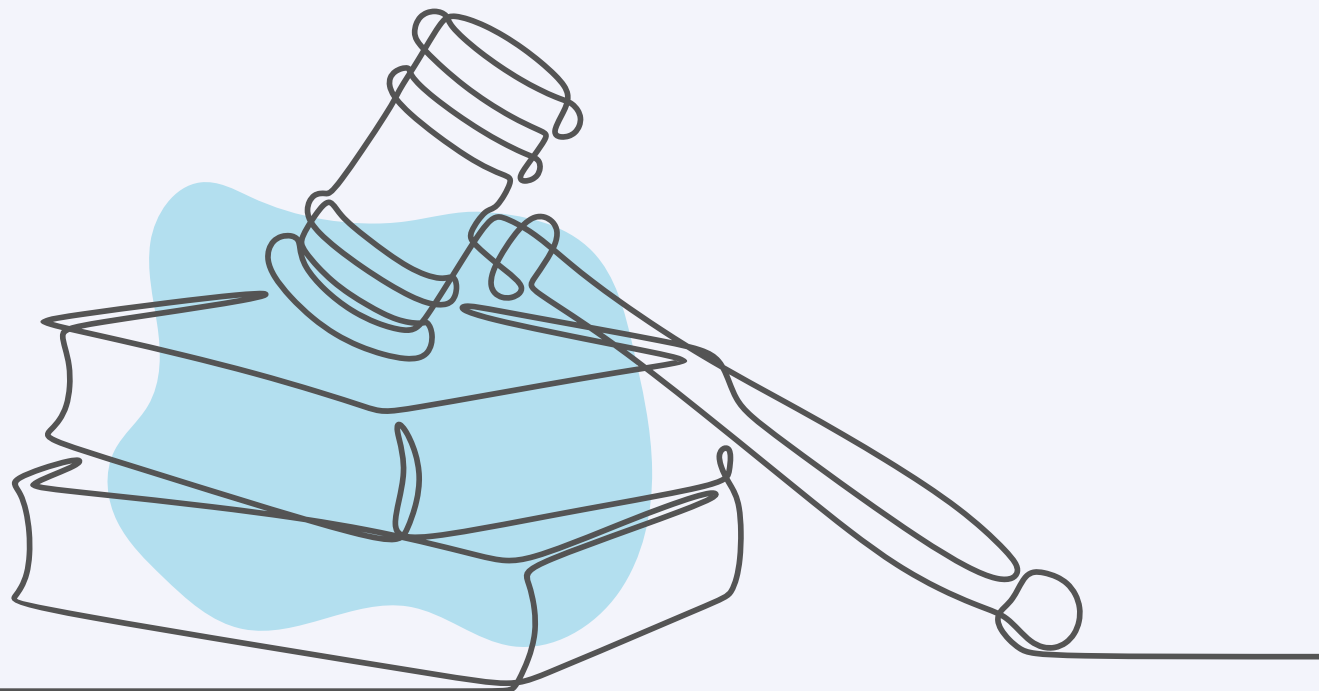


Public Liability

aka: General Liability



Intended to protect Church entities (not the injured individual) against the financial impact of a successful third-party claim of negligence for bodily injury and/or property damage.



Essential elements of a claim of negligence are:



A duty of care being owed by the Church to take reasonable measures for the safety of their participants;



A breach of this duty of care; and



The breach of the duty of care being a **CAUSE** of the harm suffered by the participant.

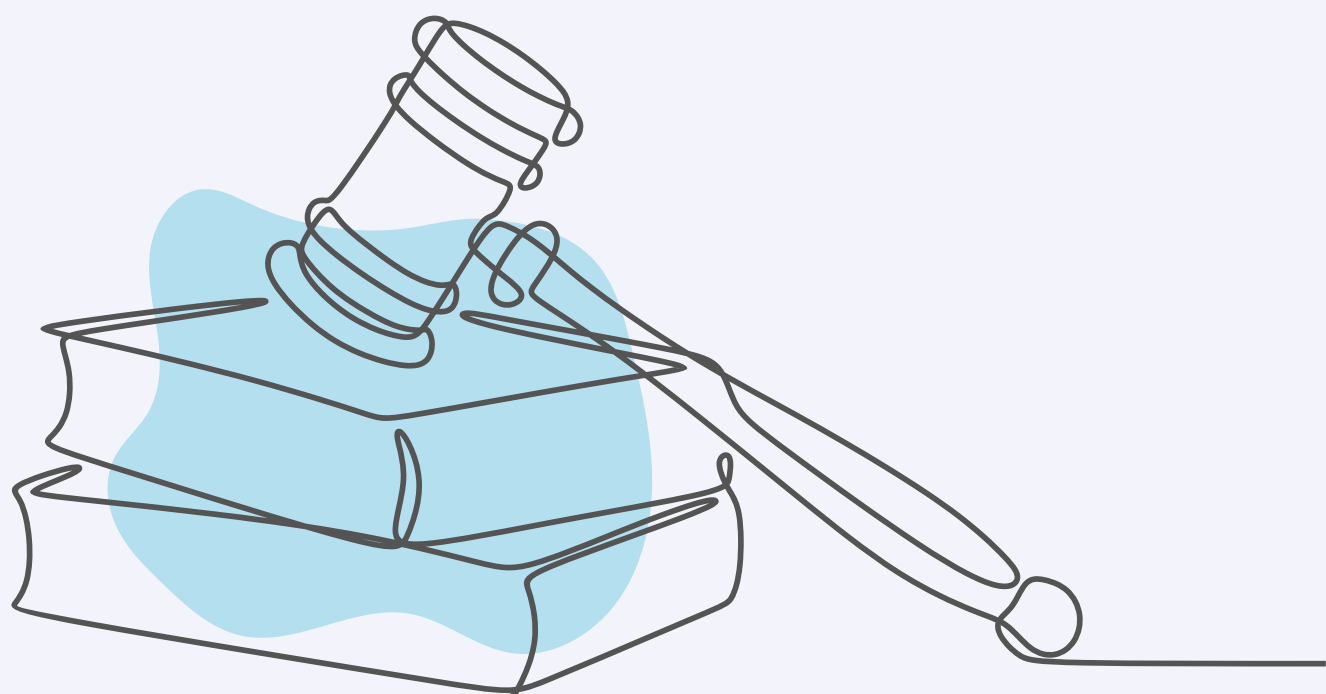
Public Liability

aka: General Liability

Why do I need a Public Liability Certificate?

If your church conducts an activity on another site not owned by the SDA Church that site may ask you to provide proof that you have liability cover.

The Certificate of Cover we provide gives evidence that cover is in place.



Hiring out your SDA building or site?

When SDA Church-owned buildings and facilities are hired or loaned to other organisations (hirer) the hirer must have adequate public liability insurance (min. \$5m).

Ask hirers to provide an endorsement to their insurance policy naming the appropriate Church legal entity as a co-insured for the purposes of the hire/loan. This will protect the Church from vicarious liability for incidents arising out of the negligent acts of the hirer.



Treasurer Tip!

You can request a Certificate of Cover via the online form on our website. Scan the QR code above or visit rms.org.au

Public Liability

aka: General Liability



The Liability policy will only respond to incidents occurring during official church organised and controlled activities. Church Boards are required to approve and minute planned activities. The limit of liability is AU\$20,000,000.



Treasurer Tip!

Share with your Pathfinder Clubs and Youth Groups the 'Acceptable, High Risk and Prohibited Activities Risk Factsheet'.

- Insist that a risk assessment is completed for activities.
- Ensure local church board has approved the activity, and any changes throughout the year.

RISK FACTSHEET
Acceptable, high risk and prohibited activities.

Always outline an activity's hazards as part of your process for obtaining signed consent from participants or parent/guardian.

This Risk Alert is for Adventist churches, campgrounds and offices for anyone who conducts, coordinates, supervises or controls:

- YOUTH GROUPS / PATHFINDER CLUBS
- ACTIVITIES, EVENTS AND CAMPS

Proceed with care.

While the activities listed below are acceptable they are NOT without risks, and injuries can still be sustained if proper care is not taken to ensure the safety of all participants.

- Conduct a Risk Assessment beforehand
- Implement appropriate controls
- Communicate hazards and inform participants and parents
- Ensure proper supervision and monitoring of activity
- Always operate within the church's policies and procedures
- Always comply with local laws.

BIKE RIDING Helmets must be worn, follow road rules and etiquette.

JUMPING CASTLES Avoid overcrowding, etc.

CANOEING Helmets and life jackets, etc.

FOUR WHEEL ALL TERRAIN VEHICLES, GO KARTS, MINI BIKING NO motorised racing or speed contests. Must comply with State and road laws - registration, compulsory third party insurance, etc.

HORSE RIDING Helmets, etc.

ROCKET TUBE RIDING Life jackets, etc.

SNOW SKIING

WATER SKIING Boat owner must have skiing insurance and proper licence. State laws for both driver and observer must always be followed.

Recreational activities are an integral part of Adventist culture and lifestyle, and if conducted safely, they offer unique opportunities to appreciate God's creation, our physical abilities and the community around us. We want that to continue within reasonable and acceptable boundaries so that your mission can thrive. These lists are provided as guidance only, and are not exhaustive. Please talk to RMS if you're unsure.

High risk.

Notify your Local Conference CFO or governing entity before undertaking these activities.

RMS recommends that a Risk Assessment is completed and appropriate controls put in place.

GYMNASTIC ACTIVITIES

ABSEILING
CAVING / ROCK CLIMBING
FLYING FOX AND GIANT SWINGS
INDOOR CLIMBING WALLS
ROPE COURSES

INDOOR TRAMPOLINE PARKS & CENTRES
US\$100,000 covers for any claim, paid by SGA entity responsible for the activity. See approval from Conference or entity CFO before proceeding.

FIREWORKS Request Riverside operator to add the Local Conference or entity as an additional insured to their liability insurance policy.

Prohibited.

ALL FORMS OF MOTORISED RACING & SPEED CONTESTS including on- and off-road vehicles.

BUNGEE JUMPING

HANG GLIDING / PARAGLIDING / SKYDIVING / PARACHUTING

MICROLIGHT / ULTRALIGHT FLYING

USE OF 2 OR 3 WHEELER ALL-TERRAIN VEHICLES

USE OF SNOWMOBILES

FIREARMS / TASERS

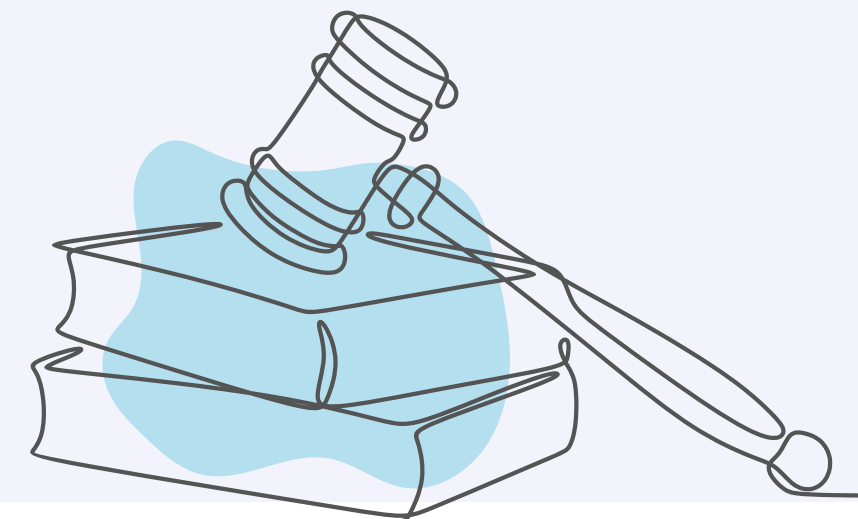
Risk Management Service gratefully acknowledges the generous support and assistance of the Adventist Church Youth Department and Adventist Outdoors in the preparation of this document.

info@rms.org.au
+61 2 9647 3375

MAJOR EXCLUSIONS

The activities below are excluded from the Liability Policy. Therefore, to protect people and protect the Church mission, these activities are prohibited.

- All forms of motorised racing and speed contests
- Bungee Jumping
- Hang gliding/Parachuting/Skydiving/Paragliding
- Microlight/Ultralight flying
- Use of 2 or 3 wheel All-Terrain-Vehicles
- Use of Snowmobiles
- Asbestos / Silica dust
- Tasers and Firearms



Personal Accident



What is it and who is it for?

Personal Accident insurance may provide some financial support to injured persons when they suffer an accidental injury while they are serving as a volunteer or engaged in authorised Pathfinder & Adventurer activities.

COVER IS FOR:

- Volunteers (aged up to 90 years and cover reduces from age 75)
- Registered Pathfinders and Adventurers

Does not provide cover for participants at Church social and sporting activities except for the volunteers running those activities.

DEFINITION OF BODILY INJURY:

Means an injury caused as a result of an **accident** and which occurs solely and independently of any other cause and whilst the person is an **insured person** under the **policy**.

It DOES NOT mean:

1. a **sickness** or illness of any kind; or
2. any **pre-existing condition**.

Insider Tip!



If a volunteer is injured, ensure that an incident report is completed. This helps provide evidence if a claim should eventuate. Include information about what hazard/risk management was in place, if any, at the time of the incident.





Two Truths and a Lie

...about Personal Accident Cover

1

If a volunteer breaks their arm they will get a lump sum benefit.

2

If a volunteer is injured all of their medical expenses are covered.

3

Church members do not have cover when attending church socials, camps or organised sporting activities.



These are the facts:

...about Personal Accident Cover

TRUE

If a volunteer breaks their arm they will get a lump sum benefit.

FACT:

The amount you receive depends on the type of fracture you sustain and is capped at an amount of \$7,500.

FALSE

If a volunteer is injured all of their medical expenses are covered.

FACT:

The cover is limited and while it may cover SOME of the injured person's medical expenses, it may not cover all of them.

TRUE

Church members do not have cover when attending church socials, camps or organised sporting activities.

FACT:

If a participant of a church social, camp or sports activity is injured there is no cover.

Personal Accident



Let's clear up a common misunderstanding.

Australian Government law dictates that General Insurers cannot reimburse expenses which are recoverable under Medicare or the Medicare “gap” i.e. the difference between the total expense and the amount recoverable under Medicare.

For example, a doctor charges \$100 for their service and the Medicare scheduled fee is \$75. This would leave a \$25 gap which is not covered by this policy.

Before claiming a medical expense under the PA policy, claimants should recover from their private health fund. (Remember, you can't claim any Medicare gap!)

Bear in mind that the Personal Accident policies have pre-set limits that might fall short of volunteer expectations, so we must emphasise the importance of running activities safely and with proper hazard management in place.

TAKE HEED!

Never offer payment to anyone who claims to have been injured.

- It may be taken as an admission of liability that could compromise the local church's position.
- It could jeopardise an injured party's legitimate claim.



Personal Accident

What Benefits is a covered volunteer entitled to?



Death & Capital Benefits



Fractured Bones Benefit up to \$7,500



Loss of Income Weekly Injury Benefit (for Pathfinder & Adventurer leaders and helpers only)



Care by Parent/Guardian - Loss of Income Benefit (for Registered Pathfinders & Adventurers only)



Non-Medicare Medical Expenses up to \$10,000 including ambulance (provided at all times that the injured person is not entitled to receive full or part payment under Medicare or any other Government funded Medical system or private health fund.)



Unforeseen Expenses up to \$7,500



Other Benefits as detailed in the policy wording


This is a snapshot only. In the event of a claim the policy wording in force at the time of injury will apply.

Personal Accident



How to make a claim.

1. Download the online claim form. (scan QR code on the Summary of Cover)
2. Complete all relevant sections of the claim form and sign the “Medical Authority and Declaration” section.
3. Your employer completes the section requesting details of your employment and will attach any supporting payroll information.
4. Your doctor completes and provides the “Medical Practitioners Statement” section of the claim form.
5. Lodge your claim and remember to include all supporting documentation, such as medical reports, test results, imaging reports, and medical certificates.
6. If there’s a related Workers Compensation claim or another insurer involved, ensure you provide their details and *Proclaim* will contact them for more information.


**RISK
MANAGEMENT
SERVICE**

Summary of Personal Accident Insurance Cover for **CATEGORY A - PATHFINDERS (AUSTRALIA)** POLICY PERIOD: 31 March 2024 - 31 March 2025

A

All amounts in AUD

The cover is subject to an aggregate limit of **Additional Bites** for non-scheduled flights for all-claims for all insured persons during the policy period. (Please note that this is a summary only, all-claims will be subject to the full policy wording, terms and conditions).

This cover is for all members and invited guests of Pathfinder Clubs in Australia provided as **Pathfinder Clubs** in a Conference agree to provide this insurance program.

Pathfinders are insured against accidental injury, whilst engaged in authorised Pathfinder activities, and under the control of the Insured including set-up and pack-up for activities when under adult supervision (including direct travel to/from).

Cover excludes diving or riding in any kind of race.

NO COVER FOR MEDICAL EXPENSES COVERED BY MEDICARE.

Under the Medicare and other Health Insurance Act, it is illegal for Insurance companies to select from Registered health insurance companies) in Australia to reimburse those medical expenses that would or should have been covered by Medicare. General health insurance cannot reimburse expenses which are reimbursable under Medicare. The Medicare "gap" is the difference between the full expense and the amount reimbursable under Medicare, e.g. a doctor charges \$100 for knee arthroscopy and the Medicare reimburses it at \$75. This would have a \$25 gap which is not covered by the policy.

NB: You should recover from your private health insurance and any other sources first before making a claim against this policy.

	BENEFIT PAYABLE - AGED UP TO 90 YEARS	
PART A DEATH AND CAPITAL BENEFITS	\$250,000 (reduces to 10% of benefit payable from age 75 (seventy five) years) Refer to Table of Events.	
PART B FRACTURED BONES	up to \$7,500	
PART C LOSS OF INCOME WEEKLY INJURY BENEFIT	TEMPORARY TOTAL DISABILITY NIL TEMPORARY PARTIAL DISABILITY NIL EXCESS PERIOD N/A BENEFIT PERIOD N/A	
PART E & PART F INJURY & SICKNESS SURGICAL BENEFITS OVERSEAS	Up to \$50,000 (depending on injury)	
PART H NON-MEDICARE MEDICAL EXPENSES	Up to \$10,000	
LIBERTY ADDITIONAL BENEFITS As per Liberty Additional Benefit Schedule, including:	ACCIDENTAL HIV INFECTION \$30,000 (lump sum) DEPENDENT CHILD BENEFIT \$10,000 per dependent child, maximum \$30,000 per family (upon accidental death of parent) DOMESTIC HELP BENEFIT Incurred costs up to \$500 per week. Benefit period 104 weeks. Nil excess period. MODIFICATION BENEFIT Incurred costs up to \$15,000. STUDENT TUTORIAL BENEFIT Up to \$500 per week. Benefit period 104 weeks. RETURN TO WORK BENEFIT AND WORKPLACE MODIFICATION Up to \$5,000 Up to \$10,000	
ADDITIONAL BENEFITS OR EQUIPMENT	TRAUMA BENEFIT Up to \$10,000 (80% of income up to \$1,250 per week for up to 8 weeks). CARE BY INMATE GUARDIAN - LOSS OF INCOME BENEFIT 80% of income of parent/guardian up to \$1,250 per week for up to 4 weeks (Nil Excess) UNFORESEEN EXPENSES * Up to \$7,500 per annum	

* Subject to limits to those costs not being recoverable elsewhere under this policy, or otherwise applicable to an expense for which a Medicare benefit is payable.

THIS DOCUMENT IS A SUMMARY ONLY IN THE EVENT OF A CLAIM THE FULL POLICY WORDING WILL APPLY.

* Subject at all times to those costs not being recoverable elsewhere under this policy, or otherwise applicable to an expense for which a Medicare benefit is payable.

THIS DOCUMENT IS A SUMMARY ONLY. IN THE EVENT OF A CLAIM THE FULL POLICY WORDING WILL APPLY.

Table of Events			POLICY PERIOD: 31 March 2024 - 31 March 2025	
Part A - Death and Capital Benefits Cover under this Section is included only for the Events specified in the Policy Schedule. The percentages below are applied to the benefit payable under Part A, Death and Capital Benefits on the policy schedule.			EVENTS continued: The following events must occur within 12 months of the date of the bodily injury	BENEFIT PAYABLE
THE EVENTS The following events must occur within 12 months of the date of the bodily injury			BENEFIT PAYABLE	
Injury as defined, resulting in:				
1. Accidental death	100%			
2. Permanent total disability	100%			
3. Permanent paraplegia or quadriplegia	100%			
4. Permanent and incurable paralysis of all limbs	100%			
5. Permanent total loss of sight of one or both eyes	100%			
6. Permanent total loss of use of one or more limbs	100%			
7. Permanent and incurable insanity	100%			
8. Permanent total loss of the use of:				
a. Both eyes	100%			
b. One eye	60%			
9. Permanent total loss of hearing in:				
a. Both ears	100%			
b. One ear	60%			
10. Burns:				
a. Third degree burns and/or resultant disfigurement which covers more than twenty percent (20%) of the entire external body	50%			
b. Second degree burns and/or resultant disfigurement which covers more than twenty percent (20%) of the entire external body	20%			
11. Permanent total loss of use of four fingers of either hand	60%			
12. Permanent total loss of use of four fingers of either hand	50%			
13. Permanent total loss of use of one thumb of either hand:				
a. Both thumbs	40%			
b. One thumb	20%			
14. Permanent total loss of use of fingers of either hand:				
a. Three joints	10%			
b. Two joints	50%			
c. One joint	5%			
15. Permanent total loss of use of toes of either foot:				
a. All - one foot	10%			
b. Great - both joints	5%			
c. Great - one joint	5%			
d. Other than great - each toe	1%			
16. Fractured leg or forearm with established non-union	10%			
17. Loss of at least fifty percent (50%) of all sound and natural teeth, including lapped or covered teeth, but excluding first teeth and dentures	1%			
18. Spontaneous loss of or least five centimetres (5 cm)	1%			
19. Permanent partial disfigurement	Each percentage of the amount shown in Part A - Death and Capital Benefits on the policy schedule as may reasonably determine, following consultation with medical specialists, provided always that such percentages are not inconsistent with the percentages set out under events 1 to 18. The amount payable under event 19 permanent partial disfigurement is up to \$20,000.			

POLICY PERIOD: 31 March 2024 - 31 March 2025

EVENTS continued:
The following events must occur within 12 months of the date of the bodily injury

20. Permanent total loss of:

a. Use or surgical removal of two kidneys

b. Use or surgical removal of one kidney

c. Use or surgical removal of spleen

d. Use or surgical removal of liver

e. Use or surgical removal of male or female sexual organs

f. Use or surgical removal of both breasts

g. Use or surgical removal of one breast

h. Use or surgical removal of two testicles

i. Use or surgical removal of one testicle

j. Sexual function

Part C - Weekly Injury Benefit

Cover under this Section is included only if specified in the Policy Schedule.

EVENTS

Injury as defined, resulting in:

Temporary total disability

The insured person is, in the opinion of a medical practitioner, temporarily unable to engage in any part of their usual occupation, whilst the insured person is under the regular care of and acting in accordance with the instructions or advice of a medical practitioner or medical specialist. If the insured person ceases to be employed by the insured after the date of this bodily injury, then the weekly wage in any part of their usual occupation, are reduced with wages in any occupation for which they are suitable given their education, training or experience.

Temporary partial disability

The insured person is, in the opinion of a medical practitioner, temporarily unable to engage in a substantial part of their usual occupation whilst the insured person is under the regular care of and acting in accordance with the instructions or advice of a medical practitioner or medical specialist. If the insured person ceases to be employed by the insured after the date of this bodily injury, then the weekly wage in a substantial part of their usual occupation, are reduced with wages in any occupation for which they are suitable given their education, training or experience.

Definition of Bodily Injury

Means an injury caused as a result of an accident and which occurs solely and independently of any pre-existing condition or disease.

It does not mean:

1. a sickness or disease of any kind, or

2. any pre-existing condition.

How to Make a Claim

1. Download the online claim form.

2. Complete all relevant sections of the claim form and sign the "Medical Authority and Declaration" section.

3. Your employer completes the section requesting details of your employment and will attach any supporting payroll information.

4. Your doctor completes and provides the "Medical Practitioners Statement" section of the claim form.

5. Lodge your claim and remember to include all supporting documentation, such as medical reports, test results, imaging reports, and medical certificates.

6. If there's a related Workers Compensation claim or another insurer involved, ensure you provide their details and Proclaim will contact them for more information.

SCAN OR CLICK
OR CODE TO
DOWNLOAD
CLAIM FORM



**Losses
happen.**

Help!
We need to get back to
the business of ministry.



Report the loss as soon as possible.



Scan the QR code to access RMS website.

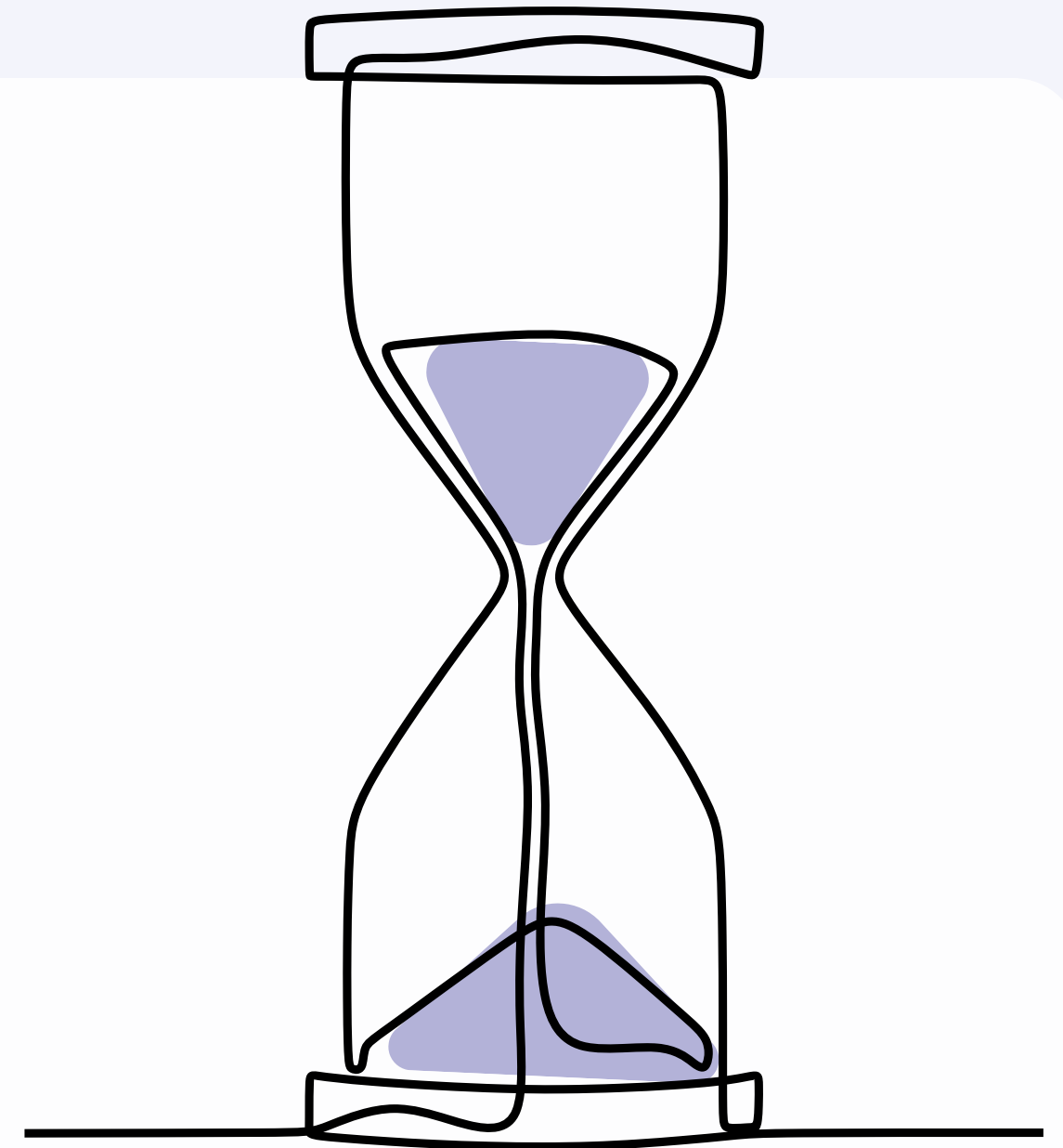
Reporting a loss too late could affect the outcome of a claim.

Some insurance covers have a 'limitation of time' clause that requires notification of a loss within a certain time period or the claim could be declined.

So even if you don't have all the details yet, we still want you to report the loss.

<https://rms.org.au/report-a-loss>

For any questions about open claims, email: claims@rms.org.au



Risk and Safety Co-Funding



RMS RISK
MANAGEMENT
SERVICE
Est. 1972

Have you noticed risk and safety issues at your Adventist site that you'd love to see fixed once and for all?

Tell us what you need, send an email to: help@rms.org.au



Strategic Risk & Safety

Development of a Risk Appetite Statement and Enterprise Risk Management Framework, or development of a WHS System.



Loss Prevention

Initiatives that improve a site's resilience by reducing the likelihood and severity of potential loss or injury.



Safety Culture

Safety initiatives or training that result in injury or loss prevention, lower claims costs and improved Return to Work and/or claims outcomes.



Equipment or hardware

Equipment or hardware to prevent or reduce the risk from a hazard, and/or safety equipment that directly addresses a risk or safety issue.

What our funding recipient's say...



Wyee Church & Community Hub

Site security - access control, cctv, fences



Without RMS being prepared to partner with us the property would have remained exposed and vulnerable to break ins and abuse. We are extremely grateful for what RMS has done.



Lilydale SDA Church

Access control and security



That's fantastic thanks so much RMS for the generous support with this project.



Ayr Church - NA Conference

Mobility access and amenities safety



The project has had a significant impact at our site. The safety and accessibility of our church premises have been greatly improved and risks have been reduced.



Camp Somerset - SQLD Conference

Bushfire attack preparedness



We were able to achieve the result with less capital investment than expected so we were able to expand the capabilities of the project thanks to the funding.



Warrimoo Church - GS Conference

Adsafe porthole windows & gutter guard



We've increased safety for children by installing porthole windows. They make a big difference. The funding met our needs extremely well.



Western Australia Conference

Multiple projects - fences, site security, child safety



We are extremely grateful for RMS making Risk & Safety funds available...This funding has allowed us to focus more of our own funds on mission. Well done RMS.

Let's work together to build mission resilience.



**Prioritise and
invest in
site maintenance.**



**Be proactive.
Engage with RMS,
often and early.**



**Access our
website, resources
and risk funding.**



**Set accurate
replacement values.
Review annually.**



**Promote local
budget offerings.**



**Remember, there's
value in being part
of the group.**

QUESTION TIME

Talk to us:



rms.org.au



+ 61 2 9847 3375



rms **RISK
MANAGEMENT
SERVICE**
Est. 1972

INSTAGRAM

