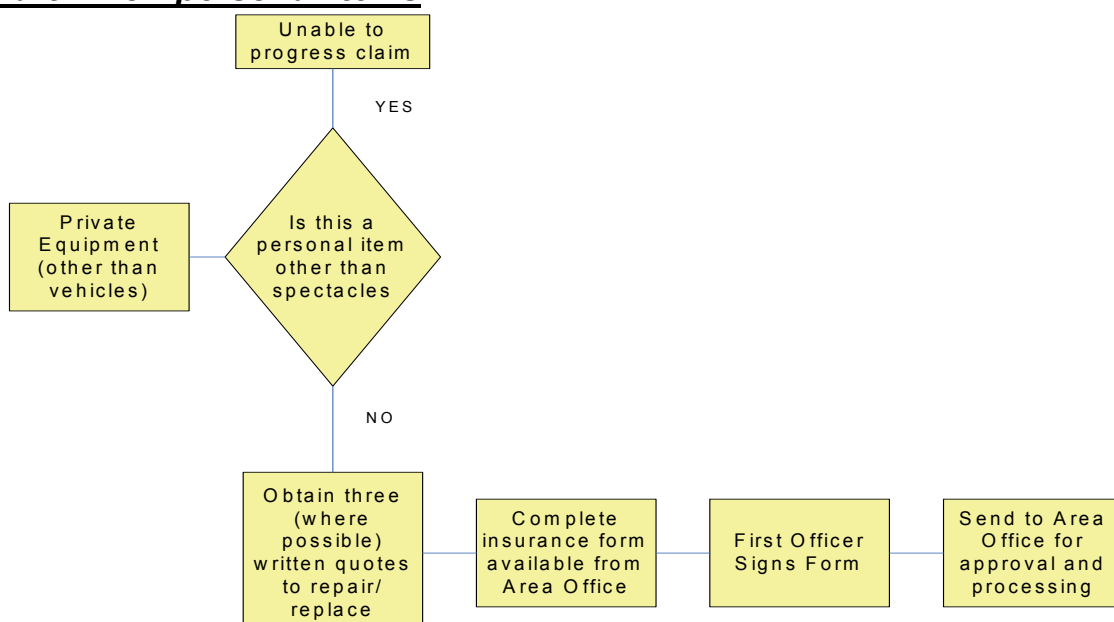


What I Need to Know

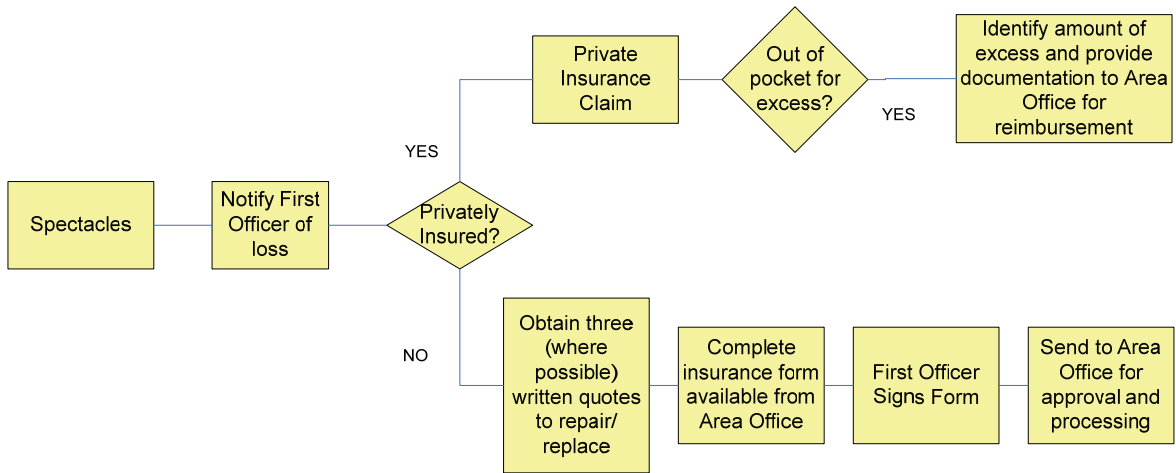
- With limitations and conditions, the QFRS provides insurance cover for some private equipment made available for brigade operations, although the onus to ensure that privately owned equipment is adequately insured and cared for always remains with the owner.
- QFRS Rural Operations does not cover loss or damage to:
 - Private tools of trade
 - Mobile phone handsets or the costs associated with the cancellation of service provider contracts
 - Personal items e.g. wallets and their contents, jewellery, watches and rings.
 - (These items are regarded as small, portable, valuable and attractive and should be properly secured and not left unattended).
- The only personal item that QFRS Rural Operations will cover is spectacles that are lost or damaged by a registered brigade member during a bona fide brigade activity. Claims are limited to one claim per individual member in any calendar year and will be limited to the replacement cost for lost or damaged spectacles. Where the repair or replacement of spectacles is able to be covered under private insurance or private health insurance then the initial claim should be through these mechanisms.
- The limit for claiming the cost of replacing spectacles is:
 - Frames up to a maximum of \$200; and
 - Standard lenses up to \$110; or
 - Bifocals/graduated lenses up to \$270.
- Any application for repair or replacement should contain sufficient information to allow the merits of each claim to be judged and to permit any auditor to be satisfied as to the veracity of the claim and subsequent payment. This would usually include a statement explaining what was damaged, how it was damaged and some sort of verification of the cost involved, e.g. a written quote for repair or replacement.
- Repair or replacement of private equipment will be done on a like for like basis.

How I do it

Flowchart – Non-personal Items



Flowchart - Spectacles



Reference Materials

- Area Reference Manual – Business Rule: D3.7 Manage Brigade Appliances Equipment and Private Property