



Equipment - Extended Loan Policy

HCC has limited supplies of equipment available to cover club sessions. However it is recognised that from time to time club equipment could be useful for those paddlers, without their own kit, who may wish to attend trips and external courses.

The following policy details how HCC is prepared and able to loan selected equipment to club members on a case by case basis.

Qualifying Loan Equipment

- Equipment required for HCC current courses or club events cannot be issued for loan.
- Qualifying equipment includes Kayaks, Canoes, Paddles, Helmets, Buoyancy Aids, Spray Decks and Cagoules.

Loan Request Rules and Responsibilities

- Any current Club member may apply to use club equipment outside of the club environment. Junior members must have a parent / Guardian sign and agree to all loan terms and take all responsibilities
- Club equipment is loaned to a club member and NOT for any third party
- The HCC takes no responsibility for loss or damage to loaned equipment
- Club equipment is loaned on the understanding that the club member is aware of the inherent risks of the kayaking/canoeing. The use of, and checking of suitability and safety of loan equipment is the sole responsibility of the club member requesting the loan. The use of loan equipment is at the club members own risk, all equipment should be checked prior to loan to ensure the club member is happy that it is fit-for-purpose and safe to use.
- Club members will sign a loan agreement slip to confirm that any activity undertaken with HCC loan equipment is done so entirely at their own risk. Club members borrowing equipment absolve HCC, its officers, instructors, supervisors, and members from any liability whatsoever. This is in respect of any injury (including fatal) arising out of any training or practice session, meeting, excursion or other event arranged that will use HCC equipment.
- Although HCC does not charge for the loan of equipment, members will be expected to make a donation to club funds to help offset the cost of fair wear and tear and the reduction in useful life of the loaned equipment. Suggested donations are:

Item	Use in Hayle Harbour/Estuary	Day use away from North Quay
Full kit	£3.00	£5.00
Kayak/Canoe	£1.00	£3.00
Pdf	£1.00	£1.00
Helmet	£1.00	£1.00
Paddle	£1.00	£1.00

Loan Agreement Details

- The club member is fully responsible for the repair or like-for-like replacement of any item damaged or 'lost' whilst on loan. E.g. a Pyranha Fusion kayak is borrowed and the hull is cracked on return. HCC will ask for the same type of kayak to be purchased second-hand as a replacement by the club member, or purchased by mutual agreement and funded by said club member.
- The HCC committee can decide that a repair is not suitable and request a like-for-like replacement so that normal club activities will not be impaired by 'repaired' equipment.
- Club members must complete an Equipment Loan form for any equipment which is to be used outside of Hayle Harbour & local waters (Hayle estuary and surrounding area) in plenty of time before the equipment is required (other than HCC trips/events).
- Club Equipment MUST be returned by the agreed return date.
- Loan forms may be required to be accompanied by proof of identification e.g. Driving License, Junior Photo Railcard, Proof of Age card and etc. It should be noted that forms of ID will NOT be copied or retained by any club officer. They are to be shown in person as proof of ID only at the time of handing over the loan slip. For a junior member, ID of the parent/guardian will be a suitable alternative if the junior member has no ID.
- Loan forms must be handed to the HCC Equipment Officer and an agreement signature received on the club members portion of the loan slip.

Appeals / Complaints

- The club member can appeal against a request to replace/repair an item of equipment. The appeal must be made in writing to the Club Committee stating the case clearly, and the reasons for the appeal / complaint within
- Such appeal must be made within 14 days of the member being made aware of the need to replace/repair the equipment loaned.
- HCC Committee will evaluate the appeal/complaint and decide on a recommendation.