

## Frequently asked questions

### Introduction

Playgroup WA (Inc) negotiates on behalf of playgroups and their families, to obtain reasonably priced insurance for you, your child and your playgroup's toys and equipment. The following are some general questions that are often asked. Any incidents which result in injury must be reported to the Playgroup WA head office to be handled by the insurer.

### **When am I, and the families attending our playgroup, covered by Playgroup WA's insurance?**

- Your child, family or your child's carer are covered (in most circumstances) travelling to and from playgroup or excursions and while at your playgroup. This cover also includes voluntary work when participating in activities or duties associated with Playgroup WA. Playgroup WA purchases \$20 million public liability insurance, child and adult accident and injury insurance and property and contents insurance for your playgroup.

### **It is important to note that to ensure insurance coverage, all families attending your Playgroup must be financial members of Playgroup WA and your playgroup must be registered with Playgroup WA. Are visitors covered?**

- The legal liability of a playgroup towards bona fide visitors as third parties is covered. This does not mean that families can continue coming to playgroup indefinitely without taking out membership and insurance. Prospective members are covered for two consecutive visits, but must then take out membership with Playgroup WA to ensure that they are covered by our insurance.

### **What are the amounts of cover?**

- The benefits available under Playgroup WA's injury and accident insurance policy varies according to what the injury is and whether you have private health cover or not. They apply for all Playgroup WA members aged 0-90. You cannot claim the "gap" between Medicare benefit and the doctor's charge under Playgroup WA insurance cover.

- Your playgroup also has theft of or damage to property and money, broken glass and fixtures insurance. There are maximum amounts covered for each circumstance as well as maximum amounts payable under the insurance policy. A varying excess for each and every claim also applies, depending on the type of event that has caused the damage/theft. If an accident, injury, damage or theft occurs at playgroup, please contact Playgroup WA's head office immediately for further information.

### **Our Playgroup meets through the school holidays and some people bring their school age children with them. Are they covered by insurance?**

- Yes, insurance coverage is extended to all children under the age of 18 of member families. However, Playgroup WA's policy is that playgroup is for 0-5year olds. It is important to realise that the risks of accident and injury increase with a greater age range of children. Your playgroup will need to decide if it will allow older children to attend on an occasional basis and what measures will be taken to ensure the safety of all playgroup participants (ie: separate playing area, toys, supervised activities etc.).



### **Our Home Playgroup meets in different members' homes each week. Does this pose a problem for insurance?**

• Recent advice from our insurance broker is that you will only be covered if the playgroup is in the home of a current financial member of Playgroup WA and that non-members' (or expired members') homes will not be covered for playgroup activities. Please also take note of your responsibilities to ensure a safe and risk free venue for your playgroup. It is your responsibility as a parent/carer to make sure that the immediate environment is safe and free from danger for your children.

### **What if non-members use our outdoor (or indoor) equipment and toys?**

• It can sometimes be difficult or impossible to prevent third parties (non-members) from using your property, or property for which you are responsible. We advise you to prominently display notices disclaiming responsibility for any injuries sustained by third parties using your equipment or toys. Equally any notices providing safety information (eg: limiting the use of equipment to children over a certain age, size, etc.) should be prominently displayed.

### **Are we covered for working bees, extra playgroup sessions, fund raising, events or displays?**

• Yes, as long as it is a recognized normal playgroup activity that all participants can attend. Please note that, if you hire rides or amusements activities for these events, like fun days and picnics etc, you will need to ensure that the third Party companies have their own Public Liability cover & that a Certificate of Currency confirming their insurance is kept on file.

You are no longer required to complete the Event/Excursion Notification document UNLESS you anticipate 500 or more attendees.

### **NOTE: WATER ACTIVITIES – A Ratio of 1:1**

**For ANY event involving water based activities or you are going to be near water (such as a park with open pond, swimming pools, beach, river etc) an Adult to Child ratio of 1:1 must be maintained at ALL times.**

### **Can Family Day Care Providers and paid carers attend our Playgroup?**

• Yes. A Family Day Care provider takes out family membership in their name and pays for one family membership. The provider also needs to supply the playgroup with details of those children in their care (names, ages etc.) in the Playgroup Attendance Book. The children will therefore be covered as part of the provider's family.

### **What happens when an accident occurs at Playgroup?**

• If an accident does occur, please notify the Playgroup WA's head office immediately and complete an incident form. This report form allows you as a playgroup to identify how accidents can be prevented in the future. **This form does not constitute a claim for insurance.**

• The insurance company has special forms for making an insurance claim and these are available from the Playgroup WA's head office. Once you have completed the form, please submit it through the Playgroup WA's head office for forwarding to the insurance company.

**Please contact Playgroup WA if you have any questions about insurance. We will ask the insurance company for clarification.**

### **YOUR RESPONSIBILITIES:**

Insurance cover can only go so far and it is important to remember that just because you have "insurance" doesn't mean you can be lax about safety &/or security.

You are responsible for making sure that the venue or location for your playgroup is safe and free of risks. This means checking for broken equipment, glass, syringes, scalding hazards etc. on a regular basis. These checks should happen before you allow children free range at the venue and need to be done in your regular location or on special excursions.



You need to report all incidents and accidents that happen at your playgroup. Even if you don't think much of it at the time, it could be part of an insurance claim in the future.

You must never admit liability. Even if you are convinced that an incident is your entire fault, you may not understand the basis of liability in any particular situation and it may harm a later claim.

**LEASE AGREEMENTS:**

Before you sign a lease or agreement with a playgroup venue, make sure that you are not being asked to take on more than your playgroup is insured for. Playgroup WA's Insurance broker will vet any lease agreements before you sign them, to ensure that you fall within the current scope of insurance provided.

**(INSURANCE INFORMATION - effective 03/11/2020.)**