

## 2020/2021 INSURANCE INFORMATION

Playgroup WA Inc. have renewed the following insurances up to 31st October 2021 through our insurance brokers, Finsura Insurance Broking (Australia) Pty Ltd. These covers have been placed with the following Australian licensed insurers:-

- Industrial Special Risks – Miramar Underwriting (Lloyd’s of London)
- Broadform Liability – Miramar Underwriting (Lloyd’s of London)
- Personal Accident – Blend Insurance Underwriting (Australian Branch of Allied World Assurance Company Ltd)

The advice and information given in this brochure is general in nature and is subject to change. Specific insurance information and/or advice should be sought from our insurance brokers, Finsura Insurance Broking (Australia) Pty Ltd.

### **General Insurance and Claims Enquiries**

Contact: Rebecca Marris – Senior Account Manager

Phone 02 9899 2999

Email: [playgroup@finsura.com.au](mailto:playgroup@finsura.com.au)

Website: [www.finsura.com.au](http://www.finsura.com.au)



## Summary of Policies

BELOW IS A SUMMARY OF MAIN POLICIES CURRENTLY HELD BY PLAYGROUP WA COVERING AFFILIATED PLAYGROUPS AND PLAYGROUP ACTIVITIES. IT IS IMPORTANT TO NOTE THAT THIS SUMMARY IS NOT THE POLICY WORDING AND ANY CLARIFICATION REQUIRED SHOULD BE READ IN CONJUNCTION WITH THE OFFICIAL POLICY WORDINGS WHICH WILL BE PROVIDED UPON REQUEST. FOR FURTHER DETAILS, PLEASE CONTACT FINSURA.

### 1. INDUSTRIAL SPECIAL RISKS

a) **Fire & Perils** – this policy covers amongst other things, loss or damage to Playgroup equipment by fire, explosion, earthquake, lightning, storm & tempest, impact by vehicles & malicious damage. Please refer to Finsura/Playgroup WA admin office for your level of cover. No Flood extension under policy. An excess will apply.

b) **Burglary** – this policy covers loss or damage to Playgroup equipment (including outdoor equipment) as a result of forcible and violent entry to locked premises which is secured and where there is evidence of removal following a loss. Please refer to Finsura/Playgroup WA admin office for your level of cover. An excess will apply.

c) **Money** – this policy covers Playgroup's cash or negotiable instruments up to an amount of \$5,000 whilst in transit to and from Playgroup, on premises during business hours, whilst in personal custody or whilst in a locked safe. An excess will apply.

**NB: MONEY MUST BE BANKED NEXT BUSINESS DAY.**

**DO NOT LEAVE CASH IN ANY VEHICLE UNDER ANY CIRCUMSTANCES. CASH MUST BE SAFEGUARDED AT ALL TIMES.**

d) **Glass** – this policy covers all internal & external fixed glass. The Sum Insured is the replacement value of the broken glass. An excess will apply



## 2. VOLUNTARY WORKERS PERSONAL ACCIDENT

### Voluntary Workers

This policy covers voluntary workers including carers aged 18-90 who are Financial Members of the Association including teenage mum & dad below 18 years old; and replacement carers aged 18-90 who are parents, grandparents or family members of a Financial Member, whilst carrying out duties associated with Playgroup and authorised by a Playgroup Committee Member.

### Benefits:

- Benefits (Including Ambulance) up to 100% subject max \$2,000, any one accident, for expenses incurred as a result of that accident (including non-medical expenses). Excess is \$20 each & every claim. Refer to policy schedule for more details.
- Compensation for income earners – 85% of income, up to \$500 per week benefit period up to 104 weeks, with a deferment period of 7 days.
- Compensation for non-income earners requiring domestic help – 85% of assistance, up to \$500 per week, with a deferment period of 7 days.
- Accidental Death and Permanent Disablement up to \$75,000 for adults.

### Children

This policy provides cover to dependent children (aged 0 – 18 years) of a Financial Member of the Association.

### Benefits:

- Benefits (Including Ambulance) up to 100% subject max \$2,000, any one accident, for expenses incurred as a result of that accident (including non-medical expenses). Excess is \$20 each & every claim. Refer to policy schedule for more details.
- Accidental Death up to \$25,000 and Permanent Disablement up to \$75,000.

### Applies to both Voluntary workers and Children Combined

#### Aggregate Limit of Liability

(a) any one accident or occurrence \$1,000,000 (b) Non Scheduled air travel Not Insured

### Does Not Cover:

Costs under Medicare and benefits payable under Private Health Funds.

### Medicare Gap

It is not possible to claim for the gap **BETWEEN** Medicare rebate and medical practitioner's fee.



### **3. PUBLIC LIABILITY / FUN DAYS & SPECIAL EVENTS**

This policy will cover the legal liability of Playgroup WA, its affiliated playgroups and their members (including children) in respect of personal injury and/or property damage to third party caused by an occurrence in connection with Playgroup activities within Australia. Limit of Liability is \$20,000,000 any one occurrence including member to member.

#### **Fun Days & Special Events**

Changes to public liability insurance over recent years have increased insurers' concerns about their liability and risk involved with events such as fun days and Christmas parties. We consider these events as standard playgroup activities. However, you will need to notify Finsura and complete specific forms if you anticipate the event attracting more than 500 attendees.

The forms to be completed for Events or Excursion attracting more than 500 attendees:-

Event Questionnaire and a Risks Assessment form, which are available from Playgroup WA Inc. or Finsura. The forms MUST be completed and forwarded to Finsura Insurance Broking (Aust) Pty Ltd no less than 30 days prior to the event.

Note: An additional insurance premium may also be applicable if there are over 1,000 attendees. Email: [playgroup@finsura.com.au](mailto:playgroup@finsura.com.au)

#### **Leases & Contractual liability**

Prior to signing, please ensure that all Leases are forwarded to Playgroup WA or Finsura for approval by insurers.

The standard PL policy does not cover liability assumed under contract (including lease agreement). If there is any terms in the lease agreement which provides 'hold harmless' or release the Landlord from liability, such terms must be reviewed and subject to insurers' approval. Otherwise, there may be no cover in event of a claim arising and affiliated playgroup may be personally held liable for any claims arising therefrom. Therefore, it is prudent to forward all leases to Finsura, regardless of whether the lease is signed or not.

#### **Excluded Activities/Subleasing**

A Playgroup will need to obtain its own insurance separately for any of the following situations:

- Whenever a group is doing non Playgroup authorised events.
- Whenever the activities are non-standard Playgroup events declined for coverage by the insurer.
- Whenever sub leasing for parties, families, or other. Finsura have an arrangement to assist in these circumstances. Please contact them for further information on how to arrange a separate cover.

#### **Fixed Playgroup Equipment**

Affiliated Playgroups are advised not to erect, maintain or repair playground equipment as this should be the responsibility of the owner of the venue. Under no circumstances should new equipment be installed. If Playgroups have, in the past, erected equipment and are now maintaining and repairing this equipment, it is EXTREMELY IMPORTANT that only qualified and insured tradespeople, who have specialist experience in the area, are engaged for this work. There are Australian Standards that apply to such equipment and it is important that the equipment remain compliant.



## **Important Information and Special Notes**

### **SPECIAL EVENTS, FUN DAYS & EXCURSIONS**

Most events run by affiliated Playgroups and which are endorsed by Playgroup WA are covered. However, you are required to fill out an Excursion or Event Questionnaire & notify Finsura should the event exceed 500 or more people. You will also be required to provide us with a Risk Management Plan.

All affiliated playgroups must maintain a ratio of one (1) adult to five (5) children at all times during Playgroup events or excursions. But for excursions or events, in or near water, please see below.

#### **In or near Water**

Any outing involving swimming, in-water or activities near water such as beach, swimming pool or pond must be notified to Finsura by email. Whilst on such outings, during in-water activities or activities near water such as picnic on the beach, swimming pool or pond, a ratio of 1 adult to 1 child must always be maintained.

#### **Hired Equipment**

Owners / Operators of items hired for use at affiliated Playgroup activity (such as but not limited to rides, jumping castles, etc.) must have their own public liability cover – minimum \$20,000,000. Written proof of this cover, i.e. a current Certificate of Currency, must be obtained from the owners/operators and saved by the Playgroup. For Jumping Castle, the operator's employee must be in attendance at all time during its operation. **30 days' notice is required.**

**NOTE Purchase of jumping castle – Affiliated playgroups are strongly discouraged from owning jumping castles due to inherent risk of injury and associated liability in the event of collapse &/or mishandling. There is no insurance cover if an affiliated playgroup decide to purchase such equipment. Please contact Finsura if you need further clarification.**

#### **Contractors/Suppliers/Stallholders**

All contractors/suppliers/stallholders must have their own public liability cover – minimum \$20,000,000. Written proof of this cover, i.e. a current Certificate of Currency must be obtained from contractors/suppliers/stallholders and retained by the Playgroup. This applies to financial members holding stalls at playgroup events unless all their proceeds are donated to playgroup.

#### **Safety**

Where an affiliated playgroup feels that safety may be at risk due to the condition of the premises including its equipment, it should advise Playgroup WA Inc. immediately as well as providing a letter to the owner of the premises outlining the situation and requesting immediate action to remedy the problem. In some cases, owner may require photo(s) of the defects or issues. It is prudent for all affiliated playgroups to check the premises/facility regularly.

#### **Meetings and Newsletters**

To protect the Association members' insurers' interests, affiliated Playgroups must NOT provide any insurance information other than the official Insurance Information Leaflet, which is available from the Association. In addition please check with the Association for any information on insurance updates.

#### **Responsibility**

**Parents/carers have a duty of care to all members of the public, including children, whilst attending playgroup sessions & activities. All efforts should be made to avoid situations where accident can occur or it can be proven your actions are negligent.**



Parents/carers are fully responsible for the safety and discipline of their own children and/or those in their care and they should take all necessary steps to ensure accidents do not happen. Children should be supervised at all times. Supervision of children should always be by a specific, responsible adult who has agreed with the parents to take care of the child. Childminding is not a part of Playgroup: it is the duty of all individuals to ensure they protect the children in their care from injury. Members should be aware that they are not permitted by law to hit another person's child. Action by children or adults which may place the group or Association in a liable situation cannot be permitted and every effort should be made to ensure that this situation does not occur.

## **Common Issues for Playgroup Claims**

### **Personal Accident claims**

All affiliated Playgroups should note that these claims are paid according to policy terms and limits- the benefits payable are always capped at certain amounts. The main problem that occurs is that in the event of an accident members try to claim for medical bills. All services that attract a Medicare benefit are not claimable under your cover. This applies even where a medical provider charges over the schedule fee. Bills from providers such as physiotherapists and dentists would be covered normally after any private health fund benefit has been claimed.

### **Public Liability claims**

Affiliated Playgroups should try to get forms signed by all members. This should stand as a form of "waiver" against most liability claims. This is a good risks management practice. Unlike Personal Accident claims, Liability claims are strictly negligence based so it is vital that Playgroups never admit liability if an accusation of negligence is raised after an incident. All incidents at playgroup should be reported promptly to your coordinator & Playgroup WA Head office or as soon as reasonably practical to Finsura using the Incident Report form.

### **Property Damage claims**

Please notify any potential loss immediately as delays in notification can prejudice a claim.

When completing a claim form check all relevant sections are completed - Important-please clearly write what payee name is to appear on any cheque payment from your insurer. Otherwise all payments will be paid to "Playgroup WA".

Affiliated Playgroups should all keep an inventory of items they own and any purchase receipts or user manuals where applicable. Lodging claim forms without proof of ownership inevitably delays or reduces claim settlements.

Always submit new quotes for replacement items as costs may have increased since the item was purchased.

All burglary and malicious damage claims should be reported to the police who normally give an event/incident number.

Please note that the policy does have an excess that varies depending on the type of loss.

NOTE: Theft of property (including money) in open air is not covered, so ensure any money box is kept in a locked cabinet or drawer.

Affiliated Playgroups are required to take all reasonable precautions to prevent loss or damage to property insured.

All Affiliated Playgroups should be claiming only for items that they own or are clearly responsible for under a lease. Actual damage to structures or fittings owned by a landlord should normally be claimed under the landlord's own insurance.

**Further Information**

For any further assistance contact Playgroup WA Inc directly.

For further specific insurance information and advice please contact Finsura Insurance.

**NOTE: This summary is not the policy wording and any clarification required should be read in conjunction with the policy wording. Please contact Finsura for further details.**