

2023-2024 Insurance 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?

Playgroup WA has a General Liability insurance policy in place which provides cover for third party personal injury and/or property damage that you are legally liable for in connection with Playgroup's activities. This includes playgroup related travel.

There is a voluntary workers policy in place covering accident insurance when participating in activities or duties as a voluntary worker on behalf of your Playgroup including playgroup related travel. A voluntary worker is split into 2 categories. Category 1 is defined as 'All voluntary workers and registered paying members (including paid carers, grandparents, friends of registered paying members) and trial members of Playgroup.'. Category 2 is defined as 'All dependent children of registered paying members and trial members of Playgroup'.

Property and contents insurance for your Playgroup is only included once you have joined/renewed through Playgroup Head Office.

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 provided two free trials and 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 Voluntary Workers policy (injury and accident insurance) varies according to what the injury is, what the Category of the Insured Person is and whether you have private health cover or not.

Note you cannot claim the "gap" between Medicare benefit and the doctor's charge under Playgroup WA insurance cover.

Your Playgroup may also have cover for 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. Different excesses apply 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?

Playgroup WA's policy is that playgroup is for 0-5year old's. It is important to realise that the risks of accident and injury increase with a greater age range of children and greater number 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.). Playgroups should also NOT introduce higher risk activities to occupy older children.

Voluntary Workers cover extends to cover all dependent children of registered paying members and trial members of Playgroup.

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. The event must also be a Playgroup organised event, not just a catch up with some members. 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. Please refer to list of excluded activities noted further below.

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 (e.g.: 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 and all proceeds / fund raising income is for the Playgroup. If any member is earning personal income, they are deemed a contractor and must have their own insurance. 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 each of the Third Party Companies have their own Public Liability insurance in place & 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. (note below regarding activities involving water)

Water Activities

Please complete, and forward to Finsura, the event/excursion Notification document for ANY proposed event involving water- based activities or if you are going to be near water (such as park with an open pond, swimming pools, beach, river etc.)

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 and membership application. 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 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 Playgroup WA's head office or from Finsura Insurance Brokers. Once you have completed the form, please submit it through Playgroup WA's head office for forwarding to the insurance company.

Excluded Activities (Public & Products Liability Policy):

Whilst the policy contains a broader list of policy exclusions, we would like to draw your attention to the following;

The Policy;

1. Excludes liability for claims arising from the actions or activities of contractors and/or sub contractors.
2. Excludes liability for claims arising from any form of pyrotechnics, activities involving horses (including pony rides) or amusement rides and inflatables.
3. Excludes Stallholders Products Liability.
4. Excludes liability for claims arising from the actions or activities of security personnel.
5. Where the event involves combat sports, it is a condition precedent to indemnity that a currently registered doctor or paramedic is in attendance at all events/bouts.
6. Excluding all liability arising out of the ownership, possession, operation, or use by you or on Your behalf of any Vehicle.
7. It is a condition precedent to indemnity that all elevated staging/seating/scaffolding and temporary buildings are erected and maintained by Third Party Contractors. The Insured must obtain Written evidence that such Contractors have a current Public Liability Insurance Policy for a limit of at least \$10,000,000.
8. Liability arising out of or contributed to by any participation in activities involving the use of a jumping castle, trampoline or ball pits conducted by or on behalf of the Insured.

For a full list of exclusions or if you are uncertain if an activity/event is covered, please refer to Playgroup WA head office for forwarding to the insurance brokerage for review.

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 have a detrimental impact to 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 responsibility than what 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 updated for insurances to 31 October 2024)