

# Frequently asked questions on insurance by community groups

Are you a community group interested in registering with Centacare Volunteer Service (CVS), but have some concerns about insurance?

This fact sheet provides answers to some of the most frequently asked questions on insurance by community groups, as well as where to go to find out more about volunteer specific insurance for your organisation.

## **Q. Do community organisations need to consider insurance before registering with CVS?**

A. Yes. To help ensure all volunteers can enjoy a healthy, safe and risk-free environment, all community organisations have certain responsibilities, including making sure the organisation and its volunteers are adequately covered by insurance for the activities they undertake.

Community organisations should consider a range of insurances to protect the organisation and its volunteers. Insurance can provide a level of protection for public liability, personal accident, financial losses to committee members or officers and/or loss of income for volunteers as a result of an injury.

## **Q. What are the main types of insurance available for community organisations?**

A. There are a wide variety of insurance packages available to community organisations. The types of insurance which community organisations most frequently take out, to provide protection for their organisation and volunteers, are:

- **Public Liability Insurance:** Covers organisations against claims from third parties for injury or property damage resulting from negligent acts by employees and volunteers.
- **Personal Accident Insurance and/or Income Protection Insurance:** Provides benefits to volunteers following injury, disability or death while carrying out duties for an organisation.
- **Associations and Officials Liability Insurance:** Insures committee members and officers of the incorporated organisation for legal liability, including legal costs, where in the process of operating the organisation, they have committed a wrongful act.

## **Q. What type of insurance does my organisation need to have to access and register with CVS?**

A. While it is preferable for community organisations to have their all of the above, we only require organisations to hold Public Liability Insurance and Personal Accident insurance for Volunteers.

Community organisations can double check if they have adequate insurance cover by contacting their current insurance provider.

The following organisations can provide further information on group insurance and volunteer specific insurance. Please note Centacare Volunteer Service does not promote the use of one company over another, this list is simply a guide of those we know about that have provided good service to ourselves or our member organisations.

# Insurance Providers

## **Local Community Insurance Services (Jardine Lloyd Thompson)**

Clubs and Community Groups Insurance Scheme

Phone: 1300 853 800

[www.localcommunityinsurance.com.au/profile.aspx](http://www.localcommunityinsurance.com.au/profile.aspx)

## **AON Risk Services**

NCOSS Community Cover is a bulk-buying insurance program brokered through Aon Risk Services with special features for not-for-profit and human services.

1300 363 764 (and mention NCOSS)

[www.ncoss.org.au/content/category/9/156/127/](http://www.ncoss.org.au/content/category/9/156/127/)

## **AON and Volunteering Australia – Volunteers Vital Pack**

Volunteering Australia and AON have developed the Volunteers Vital Pack - a range of comprehensive cost effective insurance products and services for volunteers. Volunteers Vital Pack is tailored to your organisation's or agency's needs. It covers directors, paid workers, and volunteers, and the activities they carry out on behalf of your organisation.

1800 888 5777

[www.aon.com/australia/products-and-services/by-industry/community/community-and-not-for-profit-sectorclient.jsp](http://www.aon.com/australia/products-and-services/by-industry/community/community-and-not-for-profit-sectorclient.jsp)

## **Our Community Pty Ltd**

This is a valuable site for practical information, support and resources for insurance and risk management matters.

[www.ourcommunity.com.au](http://www.ourcommunity.com.au)

## **Phoenix Insurance Brokers**

Specialists in assisting not-for-profits with affordable liability insurance.

(08) 9367 7399

[www.phoenixins.com.au](http://www.phoenixins.com.au)

## **GIO – (Suncorp)**

Suncorp is a leader in providing eligible NFP organisations with commercial insurance and is committed to the community.

13 11 55

[www.suncorp.com.au](http://www.suncorp.com.au)

## **Local Community Insurance Services – (Western Australian Govt. Assoc.)**

LCIS has been established to specifically manage the insurance needs of clubs and community groups.

1300 853 800

[www.localcommunityservices.com.au](http://www.localcommunityservices.com.au)

## **ACI Insurance Broking -**

ACI Insurance Broking sources insurance policies for community groups which include no age limitations.

(08) 9287 0430

<http://www.acibroking.com.au/static>

## **Ansvar Insurance**

Ansvar Insurance is regarded as one of Australia's leading insurers of faith organisations, educational facilities, community groups, aged care facilities, retirement villages and not-for-profit organisations. Each year, Ansvar allocates funds for community education programs aiming to assist young people develop a positive attitude to life.

(08) 9212 4500

[www.ansvarinsurance.com.au](http://www.ansvarinsurance.com.au)