



Membership and Insurance Program Frequently Asked Questions

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- Q When I try to register or log in (after completing the registration process) I receive an error message and cannot proceed, what should I do?**
- A There have been some issues with registration and logging in with some internet browsers. If you are having trouble it is recommended that you use Chrome to access the Membership & Insurance Portal.
- Q Following the link in the email below to the portal requires one to register as a Landcare NSW client before being given access to the portal. What does being a 'client' of Landcare NSW mean and what does it entail? For example, will this force us to become a member if all I really want is a quote at this stage, a sample of the policy document/schedule and a sample of the membership form?**
- A This merely means you are registering to get onto the portal. It will not force you to be a member. A quote can be obtained prior to taking out a membership – the quote will include the cost of membership, but won't be activated until you choose to accept the quote. You can choose to take only membership, or membership and insurance.
- Q Is there a cooling off period for insurance policies under the Landcare NSW Insurance Program?**
- A For the Personal Accident policy there is a 21 day cooling off period see page 5 of the policy information document. The Cooling Off Period relates to certain consumer products, of which the Personal Accident is one of those, Public Liability and Association Liability are not captured in this requirement.
- Q Query whether those people attending Landcare Group / Network events / activities are covered by the Group / Network insurance if they are not members or regular volunteers but sign in to the activity?**
- A Yes, they are covered if it is an event / activity of the insured organisation and they sign on.
- Q Is Association Liability optional for groups with 20+ members?**
- A Groups can choose not to take out Association Liability, but we recommend that each group carefully consider the coverage provided by this policy and the degree of risk of the group's activities. Changes to the NSW association law and regulation regarding directors operating in good faith have only come into effect as at 1st September 2016 so it hasn't been tested at law as yet.
- Q Where do I find information about "directors operating in good faith"?**
- A http://www.fairtrading.nsw.gov.au/sites/ftw/About_us/Legislation/Changes_to_legislation/Changes_to_the_associations_incorporation_laws.page

Q Is there a “sub-group cover” option with the Landcare NSW Insurance package similar to the \$120 per sub-group cover available through other brokers?

A No, this is not an available option as this sub-group cover is considered to be ineffective in managing risk.

Q I ring the Ceneta phone number on the Information Sheet but it just rings out.

A Ceneta is based in Western Australia so their office hours are currently 3 hours behind NSW. There should now be an answering service out of office hours and your call will be returned.

Q We are an incorporated association and currently our cover is extended to other incorporated groups in our network – why can’t this continue under the Landcare NSW program?

A Insurance covers the organisation, and its members and committee, for the decision and actions it, as the insured body, makes. Other incorporated body’s activities and decisions are not managed by your organisation, therefore coverage cannot be extended to them.

Q The wording in the information sheet indicates that the base insurance package is made up of Personal Accident for Volunteers + Public Liability with Associations Liability as an add on. However, the pricing schedule in the document Landcare NSW - Insurance Program Final 7th March.pdf indicates, for example, the cost for up to 20 members (excluding Association Liability) is \$290 plus GST & Stamp Duty. Then on the following page it lists Voluntary Workers Personal Accident for up to 20 members as \$100 plus GST & Stamp Duty. For the basic cover for a 20 member group excluding Association Liability would the cost be \$290 or \$390 plus GST & Stamp Duty?

A The standard package is Public Liability, Personal Accident for Volunteers and Association Liability. However, we recognise that smaller groups may choose not to take out Association Liability. In this case the cost for a small group without Association Liability is \$190 plus \$100 membership, i.e. \$290 plus Stamp Duty and GST. The separate table shows costs for option increases to cover e.g. the \$100 in the separate table is to increase the cover of Personal Accident for Volunteers from \$1,000 weekly benefit to \$2,000.

Q Are we able to have “Interested parties” added to our certificate of currency? In the past we have had local government and state government agencies with whom we work closely noted as interested parties. We also wish to include our landlord as an interested party.

A There is a field in Step 2 of the Membership and Insurance Client Portal to add interested parties such as landlords and financiers.

Q What does the Landcare NSW package provide that is better than our current insurer does for \$400?

A It is likely that your current insurance provides Public Liability and Personal Accident for Volunteers cover, but what it probably doesn’t include is Association Liability or any of its parts. Many Landcare groups and networks, especially those that employ staff, do or should have Professional Indemnity, Employment Practices, Statutory Liability and Directors & Officers insurances and these premiums range from \$480 to more than \$2500 depending on the size of the organisation and the policies taken.

The Landcare NSW package provides Public Liability and Personal Accident for Volunteers, and also can include Association Liability which provides coverage for Professional Indemnity, Employment Practices, Statutory Liability and Directors & Officers.

Q Is our group covered for activities that include the use of herbicides, chainsaws and brush-cutters?

A Yes, as long as it is an approved activity of the insured group, all risk assessments have been undertaken and all volunteers have signed on for the activity (if applicable).

Q We are a wild dog control group who have bait preparation days which involve the use of firearms, tractors, saws and knives will this insurance cover our members if injured?

A Yes, as long as it is an activity of the insured group, all risk assessments have been undertaken and all volunteers have signed on for the activity.

Q Our current insurer has changed its policy exclusions for this year's renewal, where do I find the exclusions for your policies?

A To see the exclusions for Landcare NSW insurance policies find the policy documents in the Membership & Insurance portal and view page 14 of the Personal Accident for Volunteers policy, page 14 of Public & Products Liability and page 23 of Association Liability.

Q I see in the policy exclusions that events should be held in a formal venue, the majority of our events are outdoors, does this mean we are not covered under this insurance?

A Where Landcare assembles people for a "Landcare Event" whether this is indoors or outdoors, the general liability policy will respond to liability which arises from these activities. We have defined these in the business description to include:

- bush regeneration and weed control; revegetation;
- repairing eroding gullies and stabilising riverbanks;
- collecting litter;
- creating and repairing walking tracks;
- protecting threatened species;
- stabilising sand dunes;
- working with councils on installing litter traps;
- equipment hire;
- property ownership;
- conducting workshops, field days, site tours and collaborative learning.

The Events exclusion in our policy is intended to highlight additional activities that may be undertaken which are outside of the described activities and which might involve large numbers of people and/or high risk activities.

We will automatically include small / low risk activities and events that an Insured may organise or participate in as part of fund raising, education or raising the profile of the organisation. These may include daily outings, market stalls, walkathons, picnics, dinners, social functions, small festivals and events with less than 100 people held at the regular place of occupancy or up to 500 attendees at a third party commercial premises.

Q Our group runs larger events with more than 100 people, are we able to get insurance coverage for these?

A We will be able to provide cover for some larger / higher risk activities where we are provided with information prior to the event going ahead.

These activities could include:

- Events on your premises with more than 100 attendees
- Events held at locations other than your own which are not at commercially operated premises such as a club, restaurant, theatre or;
- Events or festivals at third party commercial premises where the attendees are expected to exceed 500
- Events organised by you that have third party market stalls that do not have their own liability insurance
- Camps, bushwalking, waterborne activities, overnight trips with clients
- fun runs, cycling, racing, contact sports, indoor rock climbing

We are unable to provide cover for a number of higher risk activities which include but are not limited to:

- Protests, demonstrations, rallies, pickets or similar activity;
- The supervision and/or operation of any form or type of firework / pyrotechnic display, amusement ride, mechanical ride, animal ride, amusement and/or any similar type of amusement unless such supervision and/or operation is contracted to an independent person or entity for the hire of such devices and you have obtained and retained current evidence of insurance from that person or entity that they hold a Public Liability insurance policy with a minimum limit of indemnity of \$5,000,000 any one occurrence;
- Other hazardous activities as detailed under exclusion 14 of the policy.

Q Do we need to provide Landcare NSW or the insurance broker with a copy of our membership list to get insurance? What happens when new members join during the year?

A No, you don't need to provide a membership list. As part of the requirements of incorporation your group needs to maintain a register of members and in agreeing to the terms and conditions of the insurance you are agreeing that you do hold and maintain your membership list.