

Membership and Insurance Program Information Sheet

The Landcare NSW Membership and Insurance Program

For a number of years one of the key things Landcare groups have asked for is cost effective insurance that provides adequate protection for group members.

Landcare NSW are now able to deliver on that need with the new Membership & Insurance Program.

For a number of years one of the key things governments at all levels, investors and partner organisations have asked for is accurate information about Landcare in NSW, the number of groups and volunteers involved – the army on the ground.

The new Membership and Insurance Program is one of the ways that Landcare NSW can deliver on this need.

Our Insurer

Landcare NSW is pleased to be able to offer an insurance product that has been developed by the community sector for the community sector. The cover is provided by Community Underwriting, whose model not only provides purpose built insurance, but also reinvests back into the community sector via their shareholder returns and a community grants program.

Our Broker

Landcare NSW has worked with Ceneta to develop a portal that provides easy access for groups to take out and renew insurance and membership, as well as providing assistance to groups regarding specific insurance questions and claims management.

Our Broker has worked with us to provide a cost effective flexible package that meets the needs of our member groups.

The Insurance Product

Landcare NSW hold a master policy, under which members of Landcare NSW can be covered for:

Personal Accident for Volunteers.

- i. \$100,000 death and capital benefits with a weekly benefit of \$1,000 per week for 102 weeks (Groups have the ability to increase weekly benefits to \$1,500 or \$2,000 should they feel necessary; the portal calculates the incremental premium instantly for you)
- ii. \$10,000,000 in the aggregate.

Public Liability

- i. \$20,000,000 Limit of Liability – each and every claim for Public Liability and
- ii. \$20,000,000 in the aggregate for Products Liability

Association Liability

Includes Professional Indemnity, Directors & Officers Liability, Statutory Liability, Employment Practice Liability

- i. \$1,000,000 Limit of Liability – any one claim (member groups have the option to increase this to either \$2 million or \$5 million. The portal calculates the incremental premium instantly for you)
- ii. \$10,000,000 in the aggregate.

Many groups currently do not have Association Liability (AL), as Professional Indemnity (a part of AL), is expensive to obtain, leaving groups under insured. With our group buying power we are able to offer far more extensive cover, for less than is currently being paid by most groups.

Please ensure you read the Policy Documents which are found in the “Useful Documents” on the Dashboard of the portal which provide further information on these products, cover provided and exclusions. Any activities outside of the normal range should be discussed with the Broker. You should also read Landcare NSW Fact Sheet 30 – Insurance, to ascertain if this product meets your needs

<http://landcarensw.org.au/member-resources/factsheets-for-landcare-groups/>

A new Membership Program for Landcare NSW

As part of the process to sustain and support Landcare in NSW into the future, a paid membership model for Landcare NSW has been developed.

Membership fees have been set to provide a differential for smaller type groups.

Tier 1 members are those groups

- a) that DO NOT employ staff **and**
- b) Have income of less than \$25,000 p.a (average over preceding 3 years)

Tier 2 members are those groups

- a) that DO employ staff **and/or**
- b) Have income of greater than \$25,000 p.a (average over preceding 3 years)

Which groups can become members?

Any Landcare or community based group with similar objectives to Landcare NSW, that is an incorporated entity is able to take out a membership of Landcare NSW. When the group registers to be a member, the group agrees to be bound by the constitution and rules of the Landcare NSW. A copy of the constitution is provided here <http://landcarensw.org.au/wp-content/uploads/2017/02/2017-01-24-LNSW-Constitution.pdf>

Member benefits include access to insurance program, access to support and advice, and input to the future direction of Landcare in NSW.

Who can be covered by the Landcare NSW Insurance Program?

Any paid up member group of Landcare NSW can access the Insurance offer.

Cover is contingent upon being a Landcare NSW member – up to date, paid membership is a condition of cover. The Insurer will not pay out claims to those groups who have not paid their member fees when due.

The Landcare NSW policy does not offer “add on cover” for any subgroups under an umbrella arrangement (as this was widely deemed to be ineffective in managing activities and the associated risk).

If you have organisations under an umbrella arrangement the following applies:

- ⇒ Any **incorporated** sub-group under an “umbrella” group or District Network needs to take out its own membership and policy (as they are responsible for their own decision making and management).
- ⇒ For an **unincorporated** group under an umbrella organisation:
 - ❖ For Section 355 Committees of Council, or school groups, or “branches” of other organisations (e.g. Rotary Club) - these will be covered by their own parent body’s insurance.
 - ❖ For other unincorporated groups – if they act independently (i.e. have own bank accounts, management etc.) they are not really subgroups of your organisation. Your group cannot extend cover to them as your group does not have a “line of sight” over their operations. Groups operating independently should be incorporated with their own cover.
 - ❖ Any unincorporated group that operates as a working group / sub-committee / sub-group set up under the constitution of your umbrella organisation can be covered as part of your policy (**at no extra cost**) if:
 - the individual members of this sub-group take out an individual membership of your main body,
 - the sub-group operates under a terms of reference from the main body so that a “line of sight of activities” exists,
 - the ultimate decision making authority for the sub-group is the management committee of the umbrella organisation.

For more information on Membership and Structure please read Landcare NSW Fact Sheet 31 Membership Status

<http://landcarensw.org.au/member-resources/factsheets-for-landcare-groups/>

Managing Risk

Landcare NSW as the master policy holder requires groups to be proactive in their management of risk:

- ⇒ Insured groups should ensure all members appear on a membership register held by the group.
- ⇒ All volunteers participating in group activities should complete a sign-on sheet.
- ⇒ A WHS risk assessment should be undertaken for all activities (see Member Resources for templates)
<http://landcarenewsw.org.au/member-resources/landcare-policy-templates/>

Other Insurances

Worker's Compensation

Any group that employs staff is required by law to have adequate Worker's Compensation insurance. This will not be part of Landcare NSW group policy as it would require Landcare NSW to obtain payroll data from each group, assess those requirements and arrange appropriate cover. Landcare NSW encourages the regions and Member Groups to continue to manage their own staffing insurance requirements.

'Extended' Professional Indemnity

Landcare NSW acknowledges that some of the larger Network groups are offering fee for service activities in addition to their facilitation/coordination role in the community. Our preferred Broker will be pleased to assist those groups wishing to receive further information and provide a quote on a new Professional Indemnity policy.

General Insurance

Our preferred Broker will be pleased to also provide quotes on any vehicle, office, equipment etc. needs your group may have.

How to take out Membership and Insurance

Visit the **Landcare NSW Membership & Insurance portal via the Landcare NSW website** www.landcarenewsw.org.au

You will find information about the insurance product and from the website you can access the Membership and Insurance portal, where you can get an on-line quote for your insurance requirements, take out a membership, progress to pay for your membership and policy, and then access your membership certificate and certificates of currency whenever you need them with a unique group log-in.

Step-by-step guidance is provided for navigating the Membership & Insurance portal via the document on the Landcare NSW website and Frequently Asked Questions (FAQs) are being regularly updated to help answer common enquiries.

The Landcare NSW team are available to assist on 0400 405898 or email insurance@landcarenewsw.org.au

Request for additional quotations, assistance with technical insurance questions, claims and IT portal/log in trouble shooting are directed to the Landcare NSW Account Manager at our Broker, Ceneta, Stephanie at stephanie@ceneta.com.au or phone 08 6380 0808.

Policy Dates and Renewals

The Portal will open 1 March 2017, and coverage is available from that date.

You can choose the start date for your policy (1 April will be a common date for many) and premiums are calculated from the start date chosen until the common end date of 1 March 2018.

Prices

A pricing table is provided overleaf.

Insurance costs vary with the size of your group – the greater the number of members the greater the risk, hence a rise in premium. In this way smaller groups can still gain a level of adequate cover within a realistic price range.

Small groups have the option not to take out Association Liability. This is optional in the portal given recent legislation changes (directors operating in good faith). Please discuss at your Committee before electing NOT to take Association Liability.

Increased Cover - The listed premiums are for minimum recommended cover. Small incremental premiums are payable should your group wish to increase their cover in Personal Accident & Association Liability.

Stamp Duty & GST

If you have not done so already, please register ASAP with Office of State Revenue (OSR) to be Stamp Duty Exempt! **You need to be registered BEFORE you pay for your insurance to receive the Stamp Duty component back.**

Information on how to apply to be stamp duty exempt is provided in Landcare NSW Fact Sheet 28 Charity Status Tax Exemptions <http://landcarensw.org.au/member-resources/factsheets-for-landcare-groups/>

Groups who are GST registered will be able to claim back the GST component of their premium when submitting their next Business Activity Statement (BAS).

Excesses for insurance products

Public & Products Liability

Each & Every Occurrence \$500

Voluntary Workers Personal Accident

It is not called excess, but a waiting period specific to the accident weekly benefits

Waiting Period 7 days.

Association Liability

Employment Practices Liability \$5,000

All other claims \$2,500

Contacts

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Landcare NSW Membership and Insurance Program - Prices 2017-2018

Note the below premiums are based on the full 12 month period 1 March 2017 to 1 March 2018. For start dates later than 1 March 2017 the insurance premium is calculated pro-rata, so the figures will be less than stated below.

Tier 1 Member Groups

ONLY available for groups that do not employ staff **AND** have income of less than \$25,000 per annum (average over preceding 3 years)

Group Size	Membership Fee Tier 1	Personal Accident and Public Liability ¹	Associations Liability ²	Amount Payable Plus GST and Stamp Duty	Increase Association Liability ²		Increase Weekly Benefits for Personal Accident ³	
					\$2 million	\$5 million	\$1,500	\$2,000
Up to 20 members (no Association Liability) ²	\$100	\$190	Not taken	\$290	N/A	N/A	Add \$25	Add \$100
Up to 20 members with Association Liability	\$100	\$190	\$70	\$360	Add \$30	Add \$50	Add \$25	Add \$100
21-50 members no AL ²	\$100	\$215	Not taken	\$315	NA	NA	Add \$25	Add \$100
21-50 members plus AL	\$100	\$215	\$90	\$405	Add \$40	Add \$65	Add \$25	Add \$100
51+ members no AL ²	\$100	\$290	Not taken	\$390	NA	NA	Add \$25	Add \$100
51+ members plus AL	\$100	\$290	\$180	\$570	Add \$80	Add \$125	Add \$25	Add \$100

Notes –

1. Cover is \$20 million Public and Products Liability, and Personal Accident for Volunteers \$100,000 death and capital benefits, with \$1,000 weekly benefits.
2. Landcare NSW recommends all Tier 2 groups have a minimum of \$1 million Association Liability. Tier 1 and Tier 2 groups should discuss with your committee before deciding not to take out Associations Liability.
3. Association Liability can be increased from \$1 million to \$2 million or \$5 million for an additional premium.
4. Weekly benefits under Personal Accident for Volunteers can be increase from \$1,000 per week to \$1,500 or \$2,000 for an additional premium.

Tier 2 Member Groups

For groups that either employ staff **AND/OR** have an income of more than \$25,000 per annum (averaged over preceding 3 years)

Group Size	Membership Fee Tier 2	Personal Accident and Public Liability ¹	Associations Liability ²	Amount Payable Plus GST and Stamp Duty	Increase Association Liability ³		Increase Weekly Benefits for Personal Accident ⁴	
					\$2 million	\$5 million	\$1,500	\$2,000
Up to 20 members (no Association Liability) ²	\$250	\$190	Not taken	\$440	N/A	N/A	Add \$25	Add \$100
Up to 20 members with Association Liability	\$250	\$190	\$70	\$510	Add \$30	Add \$50	Add \$25	Add \$100
21-50 members no AL ²	\$250	\$215	Not taken	\$465	NA	NA	Add \$25	Add \$100
21-50 members plus AL	\$250	\$215	\$90	\$555	Add \$40	Add \$65	Add \$25	Add \$100
51+ members no AL ²	\$250	\$290	Not taken	\$540	NA	NA	Add \$25	Add \$100
51+ members plus AL	\$250	\$290	\$180	\$720	Add \$80	Add \$125	Add \$25	Add \$100

Notes –

1. Cover is \$20 million Public and Products Liability, and Personal Accident for Volunteers \$100,000 death and capital benefits, with \$1,000 weekly benefits.
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3. Association Liability can be increased from \$1 million to \$2 million or \$5 million for an additional premium.
4. Weekly benefits under Personal Accident for Volunteers can be increase from \$1,000 per week to \$1,500 or \$2,000 for an additional premium.