

## **Membership and Insurance Program Information Sheet 2019**

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### **The Landcare NSW Membership and Insurance Program**

For a number of years, Landcare groups have requested cost effective insurance that provides adequate protection for group members.

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

The Membership and Insurance Program is one of the ways that Landcare NSW is ensuring that member groups have the support and cover that they need.

### **Our Insurer**

Landcare NSW has sourced 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 Insurance Services 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.

Ceneta has worked with the insurer and Landcare NSW to develop a cost effective flexible package that meets the needs of our member groups.

### **The Insurance Product**

Landcare NSW holds a master policy, under which members of Landcare NSW may be eligible to apply for the following insurance products. Landcare NSW does not, however, provide umbrella insurance for members.

#### **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 do not have Association Liability insurance as Professional Indemnity insurance (a part of Association Liability insurance) is expensive to obtain, leaving groups under insured. The Landcare NSW Insurance Program provides broader cover at a lower cost than is currently being paid by most groups.

Please ensure you read the Policy Documents which are found in the “*Useful Documents*” section on the Dashboard of the portal. The policy documents provide further information on the insurance products on offer, the level of cover provided and any relevant exclusions. Any activities outside of the normal range should be discussed with our Broker. You should also read the [Landcare NSW Fact Sheet 30 – Insurance](#), to ascertain if this product meets your needs <https://landcarenew.org.au/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.

A tiered level for membership fees has been established that scale to the size of your group following the guidelines below:

**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 or organisation with similar objectives to Landcare NSW is able to become a member of Landcare NSW, provided that the organisation is an incorporated entity. As a condition of membership, members of Landcare NSW agree to be bound by the constitution and rules of Landcare NSW. A copy of the Landcare NSW constitution can be found on our [website](https://landcarensw.org.au/wp-content/uploads/2015/11/Constitution-Landcare-NSW-Inc-FINAL-NOV2017.pdf) <https://landcarensw.org.au/wp-content/uploads/2015/11/Constitution-Landcare-NSW-Inc-FINAL-NOV2017.pdf>

Membership benefits include access to the Landcare NSW insurance program, along with personalised support and advice from Landcare NSW on a wide range of non-insurance matters. Becoming a member of Landcare NSW will also enable your group to have a direct input into the future direction of Landcare in NSW.

## Who can be covered by the Landcare NSW Insurance Program?

Any group or organisation which holds current membership with Landcare NSW can access the insurance program.

A condition of your cover is that your insurance cover is contingent upon holding continuous membership with Landcare NSW throughout the insurance period. The Insurer will not pay out any claims to those groups who do not hold current membership with Landcare NSW at the time of submitting a claim.

The Insurance policy does not offer any “*add on cover*” for any subgroups under an umbrella arrangement with another network or group.

If there is a requirement for your group to provide insurance cover to other organisations under an umbrella arrangement, the following rules apply:

- ⇒ 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, school groups, or “branches” of other organisations (e.g. Rotary Club); cover is provided by their parent body’s insurance.
  - ❖ For other unincorporated groups; if the groups act independently of an umbrella organisation (i.e. the have own bank accounts, management etc.) the groups are not considered subgroups of your organisation. Your organisation cannot extend cover to these groups as your organisation does not have a “line of sight” over their operations. Groups that wish to operate independently will need to become incorporated groups and take out their own cover.
  - ❖ Any unincorporated group that operates as a working group, sub-committee, or as a sub-group under the constitution of your umbrella organisation can be covered as part of your policy (**at no**

**extra cost)** under the following conditions:

- the individual members of this sub-group take out individual membership with 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 refer to the [Landcare NSW Fact Sheet 31 Membership Status](https://landcarenew.org.au/resources/factsheets-for-landcare-groups/)

## Managing Risk

As the master policy holder, Landcare NSW 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](https://landcarenew.org.au/resources/landcare-policy-templates/) for templates)

## Other Insurances

### Worker’s Compensation

Any group that employs staff is required by law to have adequate Worker’s Compensation insurance. Workers Compensation insurance is not be part of the Landcare NSW program as this 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 Workers Compensation 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. Ceneta Insurance Services will be pleased to assist those groups wishing to receive further information regarding appropriate insurance for your group, and to provide a quote on a new Professional Indemnity policy. Please contact [landcare@ceneta.com.au](mailto:landcare@ceneta.com.au) if you require further information.

### General Insurance

Ceneta Insurance Services offers further brokerage services, and will be able to provide quotes on a wide range of insurance products such as for vehicle, office or equipment insurance. Please contact [landcare@ceneta.com.au](mailto:landcare@ceneta.com.au) if you require further information.

## How to take out Membership and Insurance

Visit the Landcare NSW Membership & Insurance portal via the [Landcare NSW website](https://www.landcarenew.org.au/)

Through our website you can access the Membership and Insurance portal, where you can apply for an on-line insurance quote tailored to your requirements, apply for membership with Landcare NSW and progress to pay for your membership and policy. Through your unique group log-in, you will also be able to access your membership certificate along with any certificates of currency that you hold whenever you need them. Further details regarding the Landcare NSW insurance program can also be found on our website.

Step-by-step guidance on how to navigate the Membership & Insurance portal can also be found on our website, along with Frequently Asked Questions (FAQs) that are regularly updated to help answer common enquiries.

The Landcare NSW team are available to assist on 0458 168 225 or via email at [insurance@landcarensw.org.au](mailto:insurance@landcarensw.org.au)

Requests for additional quotations, assistance with technical insurance questions, claims and IT portal/login assistance need to be directed to our Broker, Ceneta Insurance Services, at [landcare@ceneta.com.au](mailto:landcare@ceneta.com.au) or phone 1300 158911.

## Policy Dates and Renewals

The policy period is from 1 March each calendar year.

New insurance policy holders can choose the start date for their policies to match the cease date of your current provider.

Existing policy holders will be contacted in February with an offer to renew their policy for a further 12 month period.

## Prices

**A pricing table is provided overleaf.**

Insurance costs vary dependant on the size of your group as the level of risk rises as the number of members in your group increases. As your risk level rises, your group may experience an increase in their insurance premiums. By scaling the insurance premiums, smaller groups can still obtain a level of adequate cover within a realistic price range.

**Small groups** have the option not to take out Association Liability. Association liability is optional in the portal as per legislative requirements (directors operating in good faith). Please discuss further with your Committee before electing NOT to take Association Liability.

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

## Stamp Duty & GST

If you have not already done so, please register ASAP with the Office of State Revenue (OSR) to be Stamp Duty Exempt! **You need to be registered as being exempt from Stamp Duty BEFORE arranging for your insurance to receive the Stamp Duty exclusive premium.**

Information on how to apply for Stamp Duty exemption is provided within the [Landcare NSW Fact Sheet 28 Charity Status Tax Exemptions](https://landcarensw.org.au/resources/factsheets-for-landcare-groups/) <https://landcarensw.org.au/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 and Every Occurrence \$500

### Voluntary Workers Personal Accident

While not an excess, waiting periods apply specifically to the accident weekly benefits

Waiting Period 7 days.

### Association Liability

Employment Practices Liability \$5,000

All other claims \$2,500

## Contacts

Ceneta Insurance Services  
Landcare Account Manager  
[landcare@ceneta.com.au](mailto:landcare@ceneta.com.au)  
Phone 1300 158 911

Landcare NSW Inc  
[insurance@landcarensw.org.au](mailto:insurance@landcarensw.org.au)  
Phone 0458 168 225

## Landcare NSW Membership and Insurance Program - Prices 2019

Note the below premiums are based on the full 12 month period 1 March 2019 to 1 March 2020. Pro rata premiums are not available. The 2019 prices quoted below are **INCLUSIVE** of GST, Stamp Duty, Underwriter and Broker fees.

### 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	General Liability <sup>1</sup>	Voluntary Workers <sup>2</sup> \$1,000 weekly benefit <sup>3</sup>	Associations Liability <sup>4</sup> \$1 million cover <sup>5</sup>	Amount Payable Includes GST, Stamp Duty & Underwriter Fees
Up to 20 members (no Association Liability) <sup>3</sup>	\$110.00	\$124.41	\$136.40	Not taken	\$370.81
Up to 20 members with Association Liability	\$110.00	\$124.41	\$136.40	\$100.43	\$471.24
21-50 members no AL <sup>3</sup>	\$110.00	\$124.41	\$136.40	Not taken	\$370.81
21-50 members plus AL	\$110.00	\$124.41	\$136.40	\$124.41	\$495.22
51+ members no AL <sup>3</sup>	\$110.00	\$124.41	\$136.40	Not taken	\$370.81
51+ members plus AL	\$110.00	\$124.41	\$136.40	\$232.32	\$603.13

Notes:

1. Cover is \$20 million Public and Products Liability.
2. Personal Accident for Volunteers \$100,000 death and capital benefits, with \$1,000 weekly benefits.
3. 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.
4. 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.
5. Association Liability can be increased from \$1 million to \$2 million or \$5 million 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	General Liability <sup>1</sup>	Voluntary Workers <sup>2</sup> \$1,000 weekly benefit <sup>3</sup>	Associations Liability <sup>4</sup> \$1 million cover <sup>5</sup>	Amount Payable Includes GST, Stamp Duty & Underwriter Fees
Up to 20 members (no Association Liability) <sup>3</sup>	\$275.00	\$124.41	\$136.40	Not taken	\$535.81
Up to 20 members with Association Liability	\$275.00	\$124.41	\$136.40	\$100.43	\$636.24
21-50 members no AL <sup>3</sup>	\$275.00	\$124.41	\$136.40	Not taken	\$535.81
21-50 members plus AL	\$275.00	\$124.41	\$136.40	\$124.41	\$660.22
51+ members no AL <sup>3</sup>	\$275.00	\$124.41	\$136.40	Not taken	\$535.81
51+ members plus AL	\$275.00	\$124.41	\$136.40	\$232.32	\$768.13

### Notes:

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3. Weekly benefits under Personal Accident for Volunteers can be increased from \$1,000 per week to \$1,500 or \$2,000 for an additional premium.
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