

# Landcare NSW Inc.

ABN 24 958 819 359

## Group Membership & Insurance Pricing 2022-2023

### Landcare NSW Membership & Insurance Fees

Landcare NSW has a paid membership model which is tiered to the size or structure of the group as per below: Three standard insurance policies are included for Regional Bodies, District Networks and Incorporated group members.

Membership Category	Fee
<b>Regional Body, District Networks</b> <i>includes</i> <i>Volunteer Workers insurance</i> <i>General &amp; Public Liability insurance</i> <i>Association Liability insurance</i>	\$1,075 + GST
<b>Large Incorporated group</b> (Employs staff) * <i>includes</i> <i>Volunteer Workers insurance</i> <i>General &amp; Public Liability insurance</i> <i>Association Liability insurance</i>	\$1,075 + GST
<b>Small Incorporated group</b> (Does not employ staff) <i>includes</i> <i>Volunteer Workers insurance</i> <i>General &amp; Public Liability insurance</i> <i>Association Liability insurance</i>	\$500+ GST
<b>Unincorporated group</b>	\$49 + GST
<b>Associate</b>	\$2,000 + GST
<b>Individual</b>	\$49 + GST
<b>Honorary Life</b>	\$0

\*staff are defined as people under a groups direction on wages, contracts or sub-contracts.

### Insurance inclusions and limits

#### Volunteer Workers insurance

Death & Capital Benefit: \$25,000

Weekly Benefit: \$500

#### General & Product Liability insurance

Total Cover \$20,000,000

#### Association Liability insurance

Total cover \$20,000,000

## Which groups can be members?

Any Landcare or community-based group or organization with similar objectives, ethos and goals in sustainable natural resource management to Landcare NSW is able to become a member of Landcare NSW.

As a condition of membership, all 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

## What are the membership benefits?

In conjunction with the Landcare NSW Insurance program (available for Incorporated groups)

Landcare NSW membership offers of services & benefits designed specifically to support member groups with their invaluable work including:

### Access to NSW Landcare Program

The NSW Landcare Program (a jointly-delivered project with Local Land Services NSW) is a \$22 million program Landcare NSW established and administered with Regional and Local Landcare Coordinators hosted by a number of local organisations across NSW to directly assist Landcare groups grow in capacity, resilience and governance practises.

### Voting Rights

Group members have a direct voice in the future direction and strategy of Landcare NSW with full voting rights at our annual AGM. Member groups can also nominate individuals for Landcare NSW Council & Executive Committee positions further extending Landcare NSW representative and inclusive stance.

### Exclusive Member Funding Opportunities

Landcare NSW promotes regular funding opportunities with a number exclusively available to Landcare NSW members. Members are also able to fundraise for projects within their local community through Landcare NSW' Deductible Gift Recipient (DGR) Status

### Membership portal

Member groups administrators can access a membership portal and resource library with policy guidelines and templates designed to help groups grow in capacity, governance, and effective administration.

### E-newsletter

The Connection e-newsletter is sent to on a regular basis with news and insights into what is happening across the Landcare movement in NSW.

### Networking and referrals

Landcare NSW has an extensive network and referral framework, and we actively link member groups with collaboration opportunities including media and funding exposures.

## Landcare NSW Insurance Program

Landcare NSW offers group members access to specialized and very competitively priced insurance products. Insurance is only available for incorporated groups.

## Our insurance

Landcare NSW has worked with our insurance broker to source insurance products developed specifically for the community and not for profit sector. Our cover is facilitated by AON insurance Australia with Landcare NSW as the Master Policy holder and is designed to appropriately insure member groups to allow them to safely conduct their activities and events.

## 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. All paid member groups are named parties

### Personal Accident for Volunteers.

- i. \$25,000 death and capital benefits with a weekly benefit of \$500 per week for 102 weeks
- ii. \$1,000,000 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. \$10,000,000 per occurrence
- ii. \$20,000,000 in the aggregate.

## What is the scope of the Landcare NSW Insurance package? What kinds of groups and activities does it offer cover for?

The package policies are tailored to meet the needs of the community Landcare movement that promotes and advocates for natural resource management and ecologically sustainable development across farmland, bushland, parkland, beaches, national parks, rivers, dunes, creeks, Crown land, public land, private land, forests and travelling stock routes.

Activities 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

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

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

## Subgroups & umbrella groups under the Landcare NSW Insurance Program?

The insurance policy does **NOT** offer any “*add on cover*” for any subgroups under an umbrella arrangement with another Landcare network, region, 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 a recognized legal entity 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., they 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.
- Unincorporated groups operating as a named 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 in the name of the umbrella organization under a “*term of reference*” from the main body that a true “line of sight” of activities exists,
  - the ultimate decision-making authority for the sub-group is the management committee of the umbrella organisation.

## Managing Risk

As the master policy holder, Landcare NSW advocate a very strong ‘safety first’ stance and requires group members to be aware and 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 and have appropriate site or event safety induction.
- A WHS risk assessment should be undertaken for all activities.
- Further resources are available from the Not-for-Profit law Centre - [www.nfplaw.org.au](http://www.nfplaw.org.au)
- [Insurance and risk management for community organisations](#)

## 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 part of the Landcare NSW program.

### ‘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. AON Insurance Australia 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 [membership@landcare.org.au](mailto:membership@landcare.org.au) if you require further information.

### General Insurance

AON Insurance Australia 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 [membership@landcare.org.au](mailto:membership@landcare.org.au) if you require further information.

## Policy Dates and Renewals

The policy period is from 01 March 2022 – 30 June 2023 and will revert to a financial year model from 2023 onwards with the next renewal being for the period 01 July 2023 -30 June 2024.

## For further information

Please contact

Email - [membership@landcarensw.org.au](mailto:membership@landcarensw.org.au)

Phone – 02 8339 4816