

FREQUENTLY ASKED QUESTIONS

To access and be eligible for insurance under Landcare NSW, a group must be a member with Landcare NSW under one of the below categories, or be a Regional Body.

REGIONAL BODIES (non-voting)

Regional Landcare Bodies (11 Regions) represent Landcare Member Groups but are not Members in their own right.

Regional Bodies can access LNSW insurance.

DISTRICT NETWORK (non-voting)

An incorporated body composed of two or more Landcare Member Groups (whether incorporated or unincorporated) that is recognised by the relevant Regional Body.

LANDCARE GROUPS (voting)

This includes small, large and special purpose groups.

- a) local or place-based Landcare groups (whether incorporated or unincorporated*), including, but not limited to, Landcare, Aboriginal, Bushcare, Dunecare, Coastcare or producer groups;
- b) special purpose Landcare groups (whether incorporated or unincorporated) that are focused on an issue or concern which is not limited to a particular geographic area;
- c) or organisations that engage in natural resource management activities similar to those carried out by Landcare groups.

* Unincorporated groups must be identifiable through a group name.

INSURANCE – KEY INFORMATION

Question	Answer
Why is Landcare NSW making changes to their insurance model?	At Landcare NSW, we strive to provide our members with the most cost-effective insurance cover. From time to time, we need to make adjustments to how we structure this policy in line with our insurer's requirements. We have also taken into account the size range of our member groups.
Do I/we have to be a member of Landcare NSW in order to access Landcare NSW insurance?	Yes – In order to access Landcare NSW insurance, you/your group have to be a paid member of Landcare NSW, unless you are a Regional Body.
Can unincorporated groups access Landcare NSW insurance and membership?	Unincorporated groups can be members of Landcare NSW, and access insurance. Their fees will be determined in the same way as for incorporated groups, based on expenditure of the previous 12 months.

<p>What insurance covers are included with the Landcare NSW membership & insurance program?</p>	<p>As a Regional Body, District Network or Group member of Landcare NSW, you are listed as 'named parties' on our master policy and included in our insurance policy. This policy includes:</p> <ul style="list-style-type: none"> ▪ Volunteer Workers Personal Accident Insurance, ▪ General & Product Liability Insurance and ▪ Association Liability insurance. <p>The Landcare NSW Insurance program provides Public Liability and Personal Accident for Volunteers cover and includes Association Liability insurance, which provides coverage for Professional Indemnity, Employment Practices, Statutory Liability and Directors & Officers insurance.</p> <p>The Liability policy also includes member-to-member liability. This provides cover for members who may make claims against other members.</p>
<p>We are a small group with very limited funds and cannot afford membership with Landcare NSW. What are our options to access insurance, are there any discounts available?</p>	<p>The cost for insurance for very small groups is less than \$1 per day. We encourage financial sustainability in Landcare groups. If you are a small group and are struggling to sustain yourself financially, we encourage you to consider joining another group.</p> <p>There are no discounts or exemptions available for our membership & insurance offering.</p>
<p>What information do we need our volunteers to provide to be eligible for Landcare NSW insurance?</p>	<p>There is no specific requirement for information for insurance purposes. However, for risk management purposes, we recommend the sign-on information to include (at a minimum) full name and contact details of the volunteer.</p> <p>All information collected will be kept in accordance with the privacy policy.</p>
<p>As a Regional Body or District Network, can we offer Landcare NSW insurance cover to a local Landcare group?</p>	<p>No. Anyone wanting to access insurance through Landcare NSW, must become a member directly with Landcare NSW. Regional Bodies can access insurance as a non-member as they represent Landcare NSW member groups, however this insurance cover does not extend to sub-groups beneath them.</p>
<p>What does the Landcare NSW Insurance program provide that is different to what our current insurer offers?</p>	<p>The Landcare NSW insurance program provides broad cover at very competitive prices typically cheaper than other providers. Competitors are likely to be able to offer Public Liability and Personal Accident for Volunteers cover, but what it probably does not include is Association Liability or any of its parts.</p> <p>Many Landcare groups and networks, regardless of whether or not they employ (paid) staff, currently hold (or should hold) the following cover:</p> <ul style="list-style-type: none"> ▪ Professional Indemnity ▪ Employment Practices ▪ Statutory Liability; and ▪ Directors & Officers insurances
<p>Can our group be a member of Landcare NSW without taking out insurance?</p>	<p>Yes – any Landcare Group can be a member with Landcare NSW, even if they do not wish to access insurance cover through Landcare NSW. Membership and insurance fees are calculated and invoiced separately so in this instance, your group would only be charged the annual membership fee.</p>

PAYMENT & ADMINISTRATION

<p>What are the costs for Landcare NSW Membership & Insurance?</p>	<p>The costs for membership and insurance are determined by a group's 12-month expenditure immediately prior to joining Landcare NSW.</p> <p>The detailed classifications and expenditure categories and guidelines can be found on our website.</p> <p>Costs per FY (excl. GST):</p> <ol style="list-style-type: none"> 1. Regional Body: Membership: N/A; Insurance: Depending on expenditure, in line with Group categories. 2. District Network: Membership and insurance fees depending on expenditure, in line with Group categories. 3. Landcare Group (Expenditure \$0-999): Membership: \$100; Insurance: \$355 4. Landcare Group (Expenditure \$1,000-9,999): Membership: \$166; Insurance: \$368 5. Landcare Group (Expenditure: \$10,000-29,999): Membership: \$224; Insurance: \$457 6. Landcare Group (Expenditure \$30,000-99,999): Membership: \$455; Insurance: \$665 7. Landcare Group (Expenditure \$100,000-999,999): Membership: \$471; Insurance: \$688 8. Landcare Group (Expenditure \$>1m): Membership: \$500; Insurance: \$731
<p>How do we calculate our group's 12-month expenditure?</p>	<p>Landcare NSW membership & insurance fees are determined based on your group's expenditure during the 12 months immediately prior to your application.</p> <p>E.g., if you apply for membership in June, we will ask for your expenditure for the period May-May.</p> <p>Expenditure is your Group/Entity's expenses (what you have spent) for the immediate past 12 months at the time of applying for membership minus any monies given to another Landcare NSW Member Group.</p> <p>Examples include:</p> <ul style="list-style-type: none"> ▪ Program Costs: Expenses directly related to delivering your mission, such as community services, educational programs and initiatives, or environmental conservation and revegetation efforts. ▪ Staff Salaries and Benefits: Wages for employees, including health benefits, superannuation, and training to ensure they can effectively support the group. ▪ Administrative Costs: Office rent, utilities, insurance, legal fees, and technology expenses (software, computers, website hosting). ▪ Fundraising Costs: Marketing, event planning, donor outreach, and grant writing efforts to secure funding and sustain operations.

	<ul style="list-style-type: none"> ▪ Volunteer Support: Costs associated with recruiting, training, and supporting volunteers, such as background checks, uniforms, and travel reimbursements. ▪ Outreach and Advocacy: Campaigns, workshops, or public awareness initiatives that align with your mission. ▪ Equipment and Supplies: Any materials needed to run programs, including medical supplies, educational resources, or operational tools.
What payment options are available for paying for our membership and insurance?	Payment options are attached on the membership and insurance invoice with remittance by credit card or direct debit.
I need to pay by cheque. What do I do?	Landcare NSW strongly prefers payment by credit card or direct debit. We can assist groups with setting up electronic banking.
Do we need to provide Landcare NSW or the insurance provider with a copy of our membership list to get insurance?	<p>No, you will not need to provide your member list to Landcare NSW or AON. However, as part of your application, Landcare NSW will be asking for the number of current members your group has.</p> <p>Please note, 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 a membership list.</p>
Why is Association Liability included in the insurance program?	Association Liability cover provides further protection for an association's Officers.
WHAT & WHO IS COVERED	
Is there a 'sub-group cover' option with the Landcare NSW Insurance program similar to the sub-group cover available through other brokers?	No, this is not an available option as the sub-group cover is considered to be ineffective in managing risk.
Is there an option for pro-rata membership and/or insurance for members signing up in the middle of the FY?	Please get in touch with us via memberships@landcarensw.org.au to discuss your needs.
How is our insurance premium being calculated?	<p>Landcare NSW's membership and insurance fees are being determined based on your group's 12-month expenditure (refer to 'How to calculate 'Expenditure' on p. 3) immediately prior to becoming a member.</p> <p>The insurance premiums are dictated by our insurance provider AON, who review their premiums annually and increase or decrease these based on a number of factors.</p>
What are our group's main obligations to ensure we are covered by our insurance?	It is expected that as an insured member you implement risk management plans and procedures to respond to potential risks. This not only is good governance, however, can also be the difference between you being found negligible in an incident or not. Ensure you are familiar with the insurance policies duty of disclosure and the activities you are and are not covered for.
We are an incorporated association and currently our cover is extended to other incorporated groups in our	Insurance covers the organisation along with its members and committees for the decisions and actions that the organisation (as the insured body) makes.

network – why can't this continue under the Landcare NSW program?	The activities and decisions of other incorporated bodies as independent legal entities are not and cannot be managed by your organisation, therefore coverage cannot be extended to them.
Is Voluntary Workers Personal Accident Insurance available to all Landcare NSW members and Regional Bodies?	Yes – All Landcare Groups and Regional Bodies who are insured with Landcare NSW are covered by <ul style="list-style-type: none"> ▪ Volunteer Workers Personal Accident Insurance, ▪ General & Product Liability Insurance and ▪ Association Liability insurance.
Does the Landcare NSW insurance cover all employees/volunteers of a member group?	Insurance does not extend to any personnel or volunteers on a temporary visa who do not have Medicare.
Are subcontractors of our member group covered by the Landcare NSW insurance?	No – Contractors are classified as third parties and as such are not covered under the insurances and need to hold their own.
What are the insurance options for employees and volunteers who do not have (and/or are not eligible for) Medicare?	The Personal Accident Policy will still extend provided that any employees or volunteers who do not have Medicare have been declared to the insurer before they are employed/engaged.
What kinds of activities does Landcare NSW insurance cover?	The package policies are tailored to meet the needs of the community Landcare groups that promote and advocate 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: <ul style="list-style-type: none"> ▪ bush regeneration and weed control; ▪ revegetation; ▪ conducting outdoor tour activities for groups with 10-20 participants, incl. Kayaking ▪ 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; ▪ working in waterways incl. streams and rivers; ▪ conducting workshops, field days, market days, site tours and collaborative learning
Are people attending Landcare Group / Network events / activities covered by the Group / Network insurance if they are not members or regular volunteers but sign-in to the activity?	Yes, they are covered by the General Liability and Voluntary Workers Personal Accident policies if it is an approved event / activity and the insured organisation undertakes a risk assessment, site briefing and signs on all attendees to an attendance register.
Are volunteers under the age of 18 covered by the Volunteer Workers Personal Accident Insurance?	Yes – The volunteer workers personal accident policy has no age limits provided the volunteer can take direction and work independently.
Is our group covered for activities that include the use of herbicides, chainsaws and brush-cutters?	Yes, as long as it is an approved activity of the insured group or network, all relevant risk assessments, event and site induction and safety briefings have been undertaken and all volunteers have signed on for the activity (if applicable) and hold herbicide and chainsaw accreditations.

Are injuries resulting from the use of saws and knives covered by our insurance?	Yes, as long as it is an activity of the insured group, all relevant risk assessments, event and site briefings have been undertaken and all volunteers have signed on for the activity.
Does the Landcare NSW insurance cover a trailer which will be used as a trap for e.g., Indian Minor birds?	If the trailer is registered, it is covered under the trailers CTP insurance. We do not cover the trailer itself.
Is the use of firearms covered under the Landcare NSW insurance policy?	<p>Use of firearms is permitted for training purposes only, with the following mandatory conditions:</p> <ul style="list-style-type: none"> ▪ All firearms training providers are registered firearm training providers, who have their own insurance in place ▪ Training is only undertaken at an appropriate, licensed training facilities, managed and operated by registered firearm training providers, with appropriate insurance coverage ▪ A pre-event check is made to confirm that the training provider's insurance cover is current. A copy of the training provider's Certificate of Currency must be obtained and retained.
I see in your policy exclusions that events should be held in a formal venue. Most of our events are outdoors. Does this mean we are not covered under this insurance?	<p>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.</p> <p>Please refer to the Special Notes regarding Events in the General Liability policy schedule, and under Exclusions in the PDS.</p> <p>We have defined these in the business description to include:</p> <ul style="list-style-type: none"> ▪ 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 ▪ biodiversity surveys ▪ water quality sampling ▪ conducting workshops, field days, site tours and collaborative learning <p>The events exclusion clause in the Landcare NSW policy is intended to highlight additional activities that may be undertaken which are outside of the described activities, and which may involve large numbers of people and/or high-risk activities.</p> <p>The Landcare NSW policy automatically includes small or low risk activities and events that the Insured organisation 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 which are held at the regular place of occupancy, or up to 500 attendees at a third-party commercial premises.</p>
Our group runs larger events with more than 100 people. Are we	Yes – we are able to provide cover for some larger / higher risk activities at an additional fee when the insurer is provided with information prior to the event going ahead.

<p>able to get insurance coverage for these events?</p>	<p>These activities could include:</p> <ul style="list-style-type: none"> ▪ 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 your organisation that have third party market stalls that do not have their own liability insurance; ▪ Camps, bushwalking, waterborne activities or overnight trips with clients; ▪ Fun runs, cycling, racing, contact sports or indoor rock climbing. <p>The Landcare NSW policy will not provide cover for a number of higher risk activities which include, but not limited to:</p> <ul style="list-style-type: none"> ▪ 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 \$20,000,000 any one occurrence; ▪ Other hazardous activities as detailed under exclusions within the policy. <p>If your event is outside of these parameters and you need insurance, please contact memberships@landcarensw.org.au</p>
<p>If a Landcare NSW insured member group partners with an unincorporated group (non-Landcare NSW member OR Landcare NSW member) to run an event, will the event be covered under the Landcare NSW insurance?</p>	<p>Provided the Landcare NSW member groups (incorporated and unincorporated) are insureds under the insurance policy then the cover will respond. If you are partnering with a non-Landcare NSW member then it is expected they hold their own insurances for their involvement.</p>
<p>What is the definition of 'volunteer' within the Personal Accident for Volunteers insurance cover?</p>	<p>We distinguish between members (financial members as per the Landcare NSW constitution, regardless of class) and all other individuals or groups (non-members) that may be involved with the member group and are participating in an activity.</p> <p>Members are automatically covered for insurance.</p> <p>Volunteers (non-members) have extra documentation requirements, such as a sign-in sheet and site & safety induction, that they need to complete on the day of the activity to note their attendance in order to be covered by our insurance.</p>

	<p>We do not distinguish between the types of volunteers e.g., school students (note: individuals under 16 years of age require parental consent) are treated the same as an adult attending to participate for the day.</p> <p>You will need to ensure that as the group hosting the event you implement the appropriate WHS requirements, which include a sign-on sheet and a site & safety briefing for those participating in the activity.</p> <p>School students are generally participating in your activity under an approved school outing and are thus under the control of the school and their insurance. As the student is participating in your activity, it may be that should an incident occur the school's insurer will pursue a claim with the Landcare group's insurer.</p>
Does the Personal Accident for Volunteers policy cover injury and disease e.g. tetanus from a wire injury or Q Fever from a meat bait preparation event?	<p>The Personal Accident for Volunteers insurance policy is for personal injury only – in this instance, contraction of tetanus from a wire injury is covered, but contraction of Q Fever is not.</p>
Our groups use kayaks during our Landcare activities to access stream bank weeds, would this be covered through the Landcare NSW insurance?	<p>Landcare clearly distinguishes between ocean, white water and flatwater kayaking. All approved Landcare activities involve flatwater kayaking and as such are covered by insurance.</p> <p>Landcare NSW has some Coast Care member groups that work with Surf Life Saving Australia (SLSA) to clean litter debris and preserve our coastline both from the land and over water. It is the responsibility of the Landcare group to ensure that the SLSA Club has the appropriate insurances in place to cover the use of their equipment.</p> <p>Landcare NSW recommends the following protocols for groups engaging in water-based activities:</p> <ul style="list-style-type: none"> ▪ Use of appropriate safety equipment and clothing including sun protection and closed in shoes with good grip that can be immersed (e.g. sneakers); ▪ Required skill and experience of participants, including the ratio of instructors to participants; ▪ Hazard reduction processes including route planning and notification, weather and swell checks, rest break planning and venue checks; ▪ Storage and handling of water craft. <p>NOTE: All participants must:</p> <ul style="list-style-type: none"> ▪ be able to swim (in a life jacket); ▪ wear a personal floatation device (PFD) or Life Jacket that fits them, that will support their weight and is correctly fitted. ▪ have read the Safe Work Method Statement and participate in the safety briefing before being allowed to participate in an event.
SPECIAL SCENARIOS	
We are having a workshop event partly held at a local hall followed	<p>Yes, Landcare NSW insurances will cover this activity.</p>

by a site visit to a private property in relation to the workshop. Does our insurance cover the event on the private property?	Important for the landowner to know that this does not mean that the landowner is not held liable at all. If a person trips over at the property or injures themselves where the landowner can be found negligent in their capacity as the landowner, then they will still be liable in this situation.
Does the professional indemnity insurance that Landcare NSW holds for Landcare NSW cover Directors (i.e. our volunteer committee) and Officers (i.e. our Local Landcare Coordinator)? Does it cover other Officers Landcare Illawarra employs, such as our Seed Coordinator position?	Professional indemnity cover extends to any paid staff or volunteer of the organisation. Including your directors and officers.
Under what circumstances are District Landcare Networks expected to hold Errors and Omissions insurance? This is mentioned in the healthcheck but is not provided to DLNs by Landcare NSW.	“Errors and Omissions” is a section of professional indemnity cover and as such is automatically included in the above. As per the name, it covers you for any errors or omissions that may rise in your day to day running of the organisation.
If our group offers fee for service activities are they covered under our policy?	Yes, fee for service activities have been declared under your insurance policy. Provided the service falls within the larger scope of activities provided by Landcare NSW then the policy will respond.
CLAIMS	
Is there a limit to the cumulative value of the claims or is it a per policy limit?	The policies that are subject to an aggregate limit with the Landcare NSW Insurance program are the Association Liability and Voluntary Workers Personal Accident policies. The aggregate limit for Association Liability is \$20,000,000. The limit for Voluntary Workers Personal Accident is \$25,000 death benefit and \$1,000 per week (for 104 weeks) weekly benefit. Public Liability claims are on a per group policy limit.
Where claims arise from an event that was undertaken in the past under the cover of a previous insurer, which insurer is responsible for assessing and settling the claim? What is the process for doing such?	<p>Public Liability – claims under this policy are referred to as ‘Occurrence Based’. The policy will respond only for those current or future losses that occur or are notified during the policy period.</p> <p>Association Liability ‘Claims Made’ policy – some kinds of liability policies (such as Professional Indemnity, Office Bearer’s Liability and Employment Practices Liability) are usually issued on a ‘claims made’ basis. This means that, subject to the other terms of the policy, the policy will only respond to claims which are both made against the Insured and reported to the Insurer during the policy period.</p> <p>Retroactive Date: unlimited excluding any known claims and/or circumstances.</p>

