



1/25/2018

# LANDCARE WA

Insurance Facility 1st March 2018 –  
1st March 2019



Administrator  
Ceneta Insurance Services

## LANDCARE WA APPROVED INSURANCE FACILITY

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Landcare WA

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Renewal Offering	LANDCARE WA
Insurer	Community Underwriting
Core Products	Public Liability Voluntary Workers Personal Accident Association Liability
Compulsory	Membership
Optional	Business Pack Insurance, Professional Indemnity (on request)
Expiry Date	1 <sup>st</sup> March 2018
Period of Renewal	1 <sup>st</sup> March 2018 – 1 <sup>st</sup> March 2019
Method of Renewal	Landcare Insurance / Membership Portal

**Policy Period:** 01/03/2018 to 01/03/2019

**NAME OF INSURED:** Landcare WA Inc. and all nominated Landcare members that have elected to arrange insurance under the Landcare WA Group insurance program including members, management committees, employees and voluntary workers and/or financiers for their respective rights, interests and liabilities.

**BUSINESS DESCRIPTION:** 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, and property ownership conducting workshops, field days, site tours and collaborative learning.

**INTERESTED PARTIES:** Local government authorities and/or councils as required in respect of Landcare activities

**INSURANCE PROGRAM:**

- General Liability Insurance Policy
- Association Liability Insurance Policy
- Voluntary Workers Personal Accident Insurance

**INSURER:** Community Underwriting Agency Pty Ltd on behalf of Berkley & Mitsui Insurance Australia

## **GENERAL LIABILITY INSURANCE**

**Covering:** All sums which you become legally liable to pay as compensation in respect of:

- (a) Personal Injury
- (b) Property Damage
- (c) Advertising Liability

Happening during the Period of Insurance within the Territorial Limits as a result of an occurrence in connection with your business subject to the terms and conditions of the policy wording.

**Territorial Limits:** Anywhere in the World excluding North America (other than in respect of travelling Directors, executives, volunteers, employees and products exported without your knowledge).

**Limits of Liability: Public Liability** \$20,000,000

In respect of any one occurrence during the period of insurance.

**Products Liability** \$20,000,000

In respect of all claims during the period of insurance in the aggregate.

**Sublimit:** Property in your Physical or Legal Control

Any one occurrence and in the aggregate \$250,000

**Excess:** Each and every occurrence \$500

Except Optional Extension 1. Molestation \$5,000

**Additional Benefits:** (refer to policy wording for details and limits):

Occurrence based coverage for medical care or treatment not provided by a Medical Professional or in connection with Medical Services, Good Samaritan Act, Claims preparation costs, clients in care, cross liabilities. Including member to member liability and waiver of subrogation rights for members who are also the property owners

**Optional Extensions:** 1. Molestation \$0

2. Prior Acts Claims Made Coverage (based on expiring limits)                      NOT INSURED

### **Special Notes regarding Events**

Your Public Liability policy with Community Underwriting automatically covers events that comprise less than 500 people where such event is held in commercially operated premises such as a club, restaurant, theatre etc. If you run events that could be described as fetes, fairs, festivals etc., we need to be told about these events prior to their happening so that we can confirm or arrange cover. If you have activities which could be described as high hazard such as but not limited to horse riding, paintball, go karting, skiing, and these activities are not run by a recognised professional organization / person in that field with their own public liability insurance, you need to tell us prior to commencement of the activity.

## **ASSOCIATION LIABILITY INSURANCE**

**Covering:** Loss in relation to any claim first made against the Insured during the Period of Insurance

In respect of:

1.1.1 Office Bearer's Liability

1.1.2 Association Reimbursement

1.1.3 Professional Indemnity

1.1.4 Associations Liability

1.1.5 Employment Practices Liability

1.1.6 Fidelity and Third Party Crime

1.1.7 Crisis Consultancy Expenses

1.1.8 Fines and Penalties

1.1.9 Tax Audit

**"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.

**Retroactive Date:** Unlimited excluding any known claims and/or circumstances

**Geographical Limits:** Insuring Clause 1.1.9 Australia

Automatic Extensions 2.16, 2.19 and 2.32 Australia and New Zealand

All others worldwide excluding USA or Canada

**Jurisdiction:** Commonwealth of Australia

**Limit Of Indemnity:** In respect of any one claim during the period of insurance \$1,000,000

And in the aggregate in respect of all insured organisations \$10,000,000

Automatic Reinstatement Nil

**Sub Limits:** Fidelity and Third Party Crime: \$250,000

**Excess:** Employment Practices Liability \$5,000

Optional Extension 3.5 Cyber Risks (costs inclusive) \$1,000

All other claims \$2,500

**Additional Benefits:** (refer to policy wording for details and limits): Newly created, acquired or disposed subsidiary companies, claim preparation costs, costs of court attendance, public relations expenses, mitigation costs, advancement of defence costs, emergency defence costs, inquiry costs, severability and non-imputation, estates and legal representatives, additional insured persons limit, extradition costs, pollution investigation and defence costs, retirement of Insured Person, defamation, libel and slander, occupational health & safety, fiduciary duty, preservation of

indemnity rights, deprivation of assets or liberties, vicarious liability for Medical Persons, competition and consumer legislation, loss or damage to documents, infringement of copyright or patents, appointed sub-consultants, online Medicare benefit fraud, outside directorships (including run off cover) spousal liability, third party employment practices Wrongful Acts,

**Optional Extensions:** 3.1. Extended Discovery Period NOT INSURED

3.2. Multi Year Run Off NOT INSURED

3.3 Malpractice NOT INSURED

3.4 Clinical Trials NOT INSURED

3.5 Cyber Risk (maximum \$100,000 any one loss and in the aggregate) NOT INSURED

## **VOLUNTARY WORKERS PERSONAL ACCIDENT**

**Covering:** Death, injury or disability caused by an injury while Insured Persons are performing authorised voluntary work or while they are traveling to, from or during the voluntary work subject to the terms and conditions of the policy wording.

Insured Person is also extended to mean any employee of the insured for Weekly Benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.

**Sums Insured: Insuring Clause 1: Capital Benefits \$100,000**

### **Age Limits**

#### **Between 0-18 years**

Capital Benefit 1 - Death \$25,000

Capital Benefits 2 to 35 as per Table of Benefits

#### **Between 18-75 years**

Capital Benefit 1 - Death \$100,000

Capital Benefits 2 to 35 as per Table of Benefits

#### **75+ years**

Capital Benefit 1 - Death \$40,000

Capital Benefits 2 to 35 as per Table of Benefits

### **Insuring Clause 2: Loss of Earnings Benefit**

Weekly Benefit \$1,000

Benefit Period 104 weeks

### **Excess 7 Days**

### **Insuring Clause 3: Additional Benefits**

1. Modification Expenses up to a maximum \$15,000
2. Funeral Expenses up to a maximum \$10,000
3. Home Help (maximum 52 weeks) \$500 per week
4. Non Medicare Medical Costs \$10,000
5. Rehabilitation up to a maximum \$5,000
6. Broken Bones Capital Benefits up to a maximum \$10,000
7. Out of Pocket Expenses

(Including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage / premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma) As per Policy

**Limit of Liability:** Limit of Liability in the aggregate \$10,000,000

**Terms:** Premiums for Landcare members with nil claims minimum 3 years:

**General Liability Premium**

Base Premium	\$90.00
GST	\$9.00
Stamp Duty	\$8.91
Underwriting Fee	\$5.00
Underwriting Fee GST	\$0.50
Total Premium	\$113.41

**Voluntary Workers Personal Accident Premium**

Base Premium	\$100.00
GST	\$10.00
Stamp Duty	\$9.90
Underwriting Fee	\$5.00
Underwriting Fee GST	\$0.50
Total Premium	\$125.40

**Association Liability Premium**

Base Premium	\$70.00
GST	\$7.00
Stamp Duty	\$6.93
Underwriting Fee	\$5.00
Underwriting Fee GST	\$0.50
Total Premium	\$89.43

Incorporated entities up to 20 staff & volunteers – Base premium \$70.00

Incorporated entities up to 50 staff & volunteers – Base premium \$85.00

Incorporated entities over 50 staff & volunteers – Base premium \$100.00

Premium for \$2m and \$5m Association Liability limits to be agreed.

- any individual Landcare group with claims in the last 3 years to be referred to Community Underwriting prior to binding
- Association liability optional for incorporated entities
- Landcare WA Inc. to become growth shareholder of Community Underwriting once gross written premium exceeds \$20,000 and at each year's renewal eligible for annual donation based on revenue contribution (see attached Community Underwriting – Our Shareholding Model (Nov 2016.pdf)



- Landcare members eligible after renewal to participate in the annual Community Underwriting Small Grants pool

**New Business after 1<sup>st</sup> April 2018 to be charged at full annual premium regardless as to the term.**