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### Insurance

**Q What is the scope of the Ceneta Landcare Insurance Scheme? What kinds of groups and activities can have access to this cover?**

A 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.

**Q Our Group is not incorporated as we are only a small number of volunteers. Can we be covered under these policies?**

A No, this insurance scheme is for incorporated groups only. This is a requirement from the insurer, as they require that a certain level of governance and legality be associated with the organisation, which is achieved through incorporation. If your group wishes to remain unincorporated, you may need to seek insurance through a membership agreement with a larger organisation. See the “Networks & Sub-Groups” section below for more information.

**Q What are some of the benefits of the Ceneta Landcare Insurance Scheme?**

A The Ceneta Landcare Insurance Scheme provides broad cover at very competitive prices. The scheme was designed specifically for small to medium Landcare groups and provides the most important covers for their activities. The General Liability policy also includes **member to member** liability, which other insurers may not cover. This provides cover for members who may make claims against other members of the organisation.

**Q Do we need to provide Ceneta or the insurer with a copy of our membership list to get insurance? What happens when new members join during the year?**

A No, you don't need to provide a membership list. 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.

The size of your group is shown on your invoice schedule. Every year at renewal, we ask you to review this information and contact us if it has changed (ie: your group is now larger than previously advised).

**Q Where can I find more information about the different insurance policy types, and why we might need them?**

A Community Underwriting have excellent information regarding the different policy types on their website. Visit <https://www.communityunderwriting.com.au/Products>

**Q Are our group's events covered for COVID 19 if we buy this insurance?**

- A No, the General Liability policy has an exclusion for Listed Human Disease, which would include COVID 19, and is now standard on most Liability policies. The more important question, however, is could your group be found liable for damages if an outbreak of COVID 19 occurred at one of your events, and would it be proven in a court of law that your group had not taken all reasonable precautions to avoid such an occurrence? It is important that with any event undertaken, that appropriate risk management procedures are enforced to protect your organisation and its members.
- Q Is there a cooling off period for insurance policies under the Ceneta Landcare Insurance Scheme?**
- A The Voluntary Workers Personal Accident insurance policy has a 21-day cooling off period (see the policy disclosure statement PDS).
- Q 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 as volunteers?**
- A Yes, they are covered by the General Liability and Voluntary Workers Personal Accident policies if it is an event / activity of the insured organisation. The organisation should undertake a risk assessment, conduct an event or site briefing and sign them on to an attendance register.
- Q Are we able to have “Interested parties” added to our certificate of currency? In the past we have had local government and state government agencies with whom we work closely noted as interested parties. We also wish to include our landlord as an interested party.**
- A Your invoice schedule already lists “Local government authorities and/or councils as required in respect of Landcare activities” If you need to have more specific Interested Parties mentioned, please [contact us](#)
- Q Is our group covered for activities that include the use of herbicides, chainsaws and brush-cutters?**
- A Yes, as long as it is an approved activity of the insured group or network, all relevant risk assessments, event and site briefings have been undertaken and all volunteers have signed on for the activity (if applicable). Groups should check with their state body Landcare organisation for more information and correct procedures for hazardous activities.
- Q We are a wild dog control group who have bait preparation days which involve the use of firearms, tractors, saws and knives. Will this insurance cover our members if they are injured?**
- A For everything except the use of firearms, 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. Groups should check with their state body Landcare organisation for more information and correct procedures for hazardous activities. PLEASE NOTE THAT THE USE OF FIREARMS IS NOW EXCLUDED FROM COVER.
- Q Our current insurer has changed its policy exclusions for this year’s renewal. Where do I find the exclusions for your policies?**
- A The exclusions for Ceneta Landcare Insurance Scheme policies are shown on your policy schedule which is on your invoice.
- Q I see in your policy exclusions that events should be held in a formal venue. The majority of our events are outdoors. Does this mean we are not covered under this insurance?**
- A 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. Please refer to the Special Notes regarding Events in the General Liability policy schedule, and clause 11 under Exclusions in the PDS. We have defined these in the business description to 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.

The events exclusion clause in our 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.

We will automatically include 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.

**Q Our group runs larger events with more than 100 people. Are we able to get insurance coverage for these events?**

**A** Ceneta will be able to arrange cover for some larger / higher risk activities where we are provided with information prior to the event going ahead.

These activities could include:

- 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.

We are unable to arrange cover for a number of higher risk activities which include, but not limited to:

- 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 \$5,000,000 any one occurrence;
- Other hazardous activities as detailed under exclusion 14 of the policy.

If your event is outside of these parameters and you need insurance, please contact Ceneta Insurance Services at [landcare@ceneta.com.au](mailto:landcare@ceneta.com.au)

**Q I'm not really sure if our event would be considered a Landcare activity or not, what should I do?**

**A** If you are ever unsure, please contact us and we can work through it together. We often have examples where an event is not as it seems from an insurance perspective, and we are always happy to provide some peace of mind by double checking with the underwriter.

**Q With the Personal Accident for Volunteers insurance, we would like to know within this policy what the definition of a 'volunteer' is. For example, does the policy cover students helping with planting trees etc. at a site?**

A For the purpose of insurance, we distinguish between members (like financial members as per the Landcare peak body constitution, regardless of class) and all other individuals or groups that may be involved with the member group and are participating in an activity. Members are automatically covered for insurance, volunteers have extra documentation requirements, such as a sign-in sheet, that they need to complete on the day of the activity to note their attendance in order to be covered by your insurance. We do not distinguish between the type of person that may be a volunteer 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.

You will need to ensure that as the group hosting the event that you implement the appropriate WHS requirements, which includes ensuring that you have a sign-on sheet for those participating in the activity. The specific question regarding if a student is covered – 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.

**Q 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? I know our current insurer is a NO for Q Fever but YES for injury?**

A The Personal Accident for Volunteers insurance policy is for personal injury only. Proximate cause is what drives the claim, if the chain of events starts from the defined accident then the consequences from that are covered.

**Q Our groups use kayaks during our Landcare activities to access stream bank weeds, would this be covered through the Ceneta Landcare Insurance Scheme?**

A While previously covered under the scheme, the insurer has now included an exclusion in the General Liability policy for claims that may arise from the ownership, maintenance, operation or use of Watercraft, whilst such Watercraft is on, in or under water. "Watercraft" in the PDS is defined as: "Any vessel, craft or thing made or intended to float on or in or travel through water, other than model boats".

## Networks & Sub Groups

**Q Is there a "sub-group cover" option with the Ceneta Landcare Insurance Scheme similar to the sub-group cover available through other brokers?**

A No, this is not an available option as the sub-group cover is considered to be ineffective in managing risk.

**Q We are an incorporated association and we'd like to extend our cover to other, smaller, unincorporated groups. Is this possible?**

A Yes, but with some caveats. As the incorporated and insured organisation, it is your committee's responsibility to ensure 'line of sight' over the directives or undertakings of your organisation. This would include any official sub-groups as noted in your organisation's constitution, and would mean your organisation would have complete control of all directives, actions and finances of that sub-group, effectively making that sub-group operate as any other member or volunteer of the organisation. Your organisation would need to include the sub-group's volunteer numbers in the total calculation of volunteers for the Voluntary Worker's Association and Association Liability policies.

**Q We are an unincorporated group and want to be included as a sub-group of a larger organisation's insurance, but want to remain independent to make our own decisions and hold our own events. Is this possible?**

A No, if you are an unincorporated group that wants to remain independent, then you will need to incorporate and purchase your own insurance policies.

**Q We are an incorporated association and currently our cover is extended to other incorporated groups in our network – why can't this continue under this Landcare Insurance Scheme?**

A Insurance covers the organisation along with its members and committees for the decisions and actions that the organisation (as the insured body) makes. The activities and decisions of other incorporated bodies are not managed by your organisation, therefore coverage cannot be extended to them.

## Claims

**Q If numerous insured groups are all making claims, is there a limit to the cumulative value of the claims or is it a per policy limit?**

A Ceneta Landcare Insurance Scheme insurances are Master Policies and all claims in an insurance period are subject to **aggregate limits**. This aggregate limit is shared by all insured organisations under the Master Policy.

General Liability	\$20 million Public Liability limit (no aggregate), \$20 million in the aggregate for Product Liability only
Voluntary Worker's Association Liability	\$2 million in the aggregate \$10 million in the aggregate

**Q 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?**

A General 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.

Association Liability, "Claims Made" policy - Some kinds of liability policies (such as Professional Indemnity, Office Bearer's Liability and Employment Practices Liability) are 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.

## Insurance Renewals & Payments

**Q When do our insurance policies renew?**

A The Ceneta Scheme insurances have a common due date of the 1<sup>st</sup> of March every year. However if you have taken out additional insurances, these may have other renewal dates, depending on what date the policy inceptioned. But don't worry, we will always send out your renewal with at least 15 days' notice.

**Q How do we renew our insurances every year?**

A We will email you your insurance renewals every year in early February, ahead of the Scheme renewal date of the 1<sup>st</sup> of March.

**Q What payment options are available for paying for our insurance?**

A Payment options are shown on your invoices:

BPAY via your online banking

Pay by credit card via DEFT (see details on invoice)

Call Ceneta on 1300 158 911 to pay by credit card over the phone

Please note that Ceneta do not accept **direct funds transfers** into their bank account.

**Q I need to pay by cheque. What do I do?**

A The easiest way to pay by cheque is to take the cheque to the nearest Post Office along with your payment slip or invoice and pay over the counter.

**POSTING YOUR CHEQUE – We prefer you NOT to do this**, as cheques have often become lost in the mail and may take 2 weeks or longer to receive and process.

If you really do need to send us a cheque, please post to:

Ceneta Insurance Services  
PO Box 178  
Altona North VIC 3025

For more information about insurance:

Alex Kypros

Account Executive

Ceneta Insurance Services

Ph 1300 158 911

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