

CLAIMS PROCEDURE

As and when claims are received by an affiliate the following procedures should be adhered to:

- a. NO discussion or action in respect of any liability claim should take place and liability should NEVER be admitted.
- b. All claims received in writing by the affiliate should be immediately submitted to Globe Insurance Services.

WACSSO State Councillors and Office Staff are not authorised representatives of Globe Insurance Services and therefore cannot provide any information relating to the coverage provided.



All inquiries must be directed to Globe Insurance Services.
For all insurance inquiries, please contact:

Globe Insurance Brokers

Phone: 0499 968 657
(08) 6201 5520

Email: joeb@statewide.net.au

2017/2018

Public Liability & Volunteer Accident Insurance for P&Cs

In conjunction with Globe Insurance Services, as an Authorised Representative of Statewide Insurance Brokers, WACSSO provides automatic public liability and volunteer personal accident insurance with affiliation.

WA Council of State School Organisations Inc.

151 Royal Street
East Perth
Western Australia 6004

PO Box 6295
East Perth
Western Australia 6892

P (08) 9264 4000
F (08) 9264 4948
E info@wacssso.wa.edu.au



WACSSO State Council have determined that Public Liability and Volunteer Personal Accident Insurance coverage via the WACSSO master policies, is included as a mandatory component of your WACSSO Affiliation. P&Cs are at liberty to obtain Public Liability & Volunteer Personal Accident Insurance coverage from other sources but there is no reduction in your affiliation fee.

WACSSO State Councillors and Office Staff are not authorised representatives of Globe Insurance Services and cannot provide any information relating to the coverage provided.

Full policy benefits and exclusions information can be obtained by contacting Globe.

PUBLIC LIABILITY INSURANCE SUMMARY

Public Liability Insurance covers your legal liability for bodily injury and/or property damage arising out of your occupation and associated activities.

Any P&C Association which invites the public to patronise a meeting, entertainment or other enterprise which it is conducting may be legally liable for any injury incurred by a MEMBER OF THE PUBLIC who has attended the P&C organised event .

For the activities of the fundraising to be protected by the Public Liability Insurance of the P&C, the activity needs to be approved by the general meeting of the P&C and recorded in the minutes. These activities may include meetings, canteen operations, fundraising events e.g. fetes, sausage sizzles, raffles, walk-a-thons etc. Please contact Joe Barbaro at Globe Insurance Services to ensure that any activity the P&C is undertaking falls within the conditions of the policy. Activities off School Property where more than 500 attendees are expected are excluded except specifically agreed.

It is important to note that without Liability Insurance, some organisations may not allow the P&C Association to conduct their fundraising event, e.g. shopping centres. [Proof of coverage].

POLICY DETAILS

Insured by: ANSVAR Insurance. AFS Licence No 237826, ABN: 21007216506

1. Indemnity: \$20million in any one incident. [Excess is \$500 each and every claim]
2. The indemnity provided is in respect to legal liability arising from the result of an occurrence happening in connection with the business of the affiliate for which they may be held legally liable.
3. The Insurance Company will pay all sums that the affiliate shall become legally liable to pay for compensation in respect of:
 - (a) bodily injury (including death or illness);
 - (b) damage to property (including loss of property).
4. Policy Variations/Exclusions should be noted:
 - (a) Child molestation exclusion.
 - (b) Game match and sport participation exclusion.
 - (c) Coaching exclusion.

- (d) Alterations/additions exclusion. The policy does not cover activities in respect of any construction, earthworks, erection, demolition, alteration of any addition to any building.
- (e) Childcare exclusion. The policy does not cover any liability arising directly or indirectly out of or caused by or in connection with any childcare services/activities carried on by the insured or an agent/employee/associate of the insured.
- (f) Pool operators/supervision exclusion. The policy does not cover liability arising directly or indirectly out of or caused by or in conjunction with pool supervision or pool operation by the insured or an agent/employee/associate of the insured.

Should cover be required for any of the specific exclusions to the policy, or any Road Safety Initiatives or programs the P&C may be invited to participate in, please contact Joe Barbaro at Globe Insurance Services.

5. It must be clearly understood that this insurance does NOT provide accident insurance for an affiliate's patrons. It protects the affiliate, its office bearers and its members against damages claims which involve its legal responsibilities in respect to such damages.

VOLUNTEER PERSONAL ACCIDENT INSURANCE SUMMARY

Volunteer Personal Accident Insurance covers anyone volunteering on behalf of the Parents and Citizens' Association affiliated with WACSSO.

Please contact Joe Barbaro at Globe Insurance Services to ensure that any activity the P&C is undertaking falls within the conditions of the policy.

POLICY DETAILS

Insured by: Accident & Health Underwriting. AFS Licence No: 238261, ABN: 26053335952

1. Death and Capital Benefits \$200,000.00
2. Weekly Accident Benefits (income earners) 85% of salary up to \$1,000, up to a 104 week benefit period. 7 day deferral period.
3. Domestic Home Help (non-income earners) \$500.00 per week, with a 26 week benefit period. Student tutorial benefits.
4. Non Medicare medical expenses, 85% of expense up to \$1000.00. \$50.00 excess.
5. Exclusions: claims resulting from war or acts of terrorism, radioactivity, flying or other aerial activity other than in a licensed aircraft, self harm, criminal or illegal acts, alcoholism and drug addiction, professional sport, claimants being under the influence of alcohol or drugs.