

INSURANCE: THE GREY AREA ILLUMINATED

Insurance is a topic that is often not understood or explained properly. Many P&C Associations may not consider insurance in relation to their fundraising activities, events or other functions; however, the implications of an uninsured volunteer or individual sustaining an injury can be costly and damaging.

As part of affiliation to WACSSO, P&Cs pay an insurance component that gives them Volunteer Personal Accident insurance for volunteers. This insurance covers volunteers in the case of an accident while working for the P&C. However, insurance for volunteers not working for the P&C is a grey area and many are unaware who exactly is covered and who isn't.

Considering that in many cases it is not only P&Cs who raise money or volunteer for the schools benefit, it is important that the policies, coverage and boundaries for insurance are understood. Volunteers should always consider insurance in any activity they undertake and ensure that they are covered under a policy.

1. Insurance Policies that Cover Volunteers not under a P&C

The Department of Education has personal accident insurance cover for volunteers that provide their services to the Department as arranged and authorised by the Department, and where the volunteer acts under the direction and supervision of the Department in the course of duties allocated to them. Where a volunteer for the Department is acting in good faith, the Department can choose to extend personal accident cover to them.

Therefore, any volunteer work or fundraising not done under the P&C would have to be approved by the school for those individuals to be covered by the Departments insurance policy.

It is advised that those volunteering in this capacity contact the school/Department to ensure they are covered under this policy before undertaking any activity. If the school cannot answer a question regarding insurance, then Legal Services within the Department will be able to.

2. Legalities of Fundraising: Can I do it without being part of an incorporated body? Am I covered?

Anyone can legally fundraise for the school without being part of an incorporated body. Risk of exposure to legal claims would depend on many things such as the nature of the fundraising, who was organising the fundraising, the degree of risk of the fundraising (having a family sell 6 raffle tickets to fundraise is a different level of risk than having a family run a carnival ride at a local fete), and what insurance cover is provided for the people. Personal accident insurance cover is just one facet of cover. It would not respond to a claim where a volunteer caused injury or damage to a third party, for example.

In most cases, if an individual or group is not fundraising under the direction and approval of the school or P&C, they will not be covered for insurance purposes.

Therefore:

- All fundraising is legal.
- Any fundraising done for the school would have to be approved by the school/ Department for insurance purposes.
- Likewise, any fundraising done for the P&C must be approved by the committee.
- Any individual or group can fundraise without it being approved by either the school or P&C, how-ever they will not be covered for public liability insurance or personal accident insurance. Addition-ally, some venues, such as shopping centres, will not allow fundraising events to take place with-out appropriate insurance policies in place.

Because every case is different, it is important for volunteers to find out what insurance policy covers them by asking the school or P&C.

3. Canteens at Schools with No P&C: Are we covered?

Volunteers in a canteen run by a school with no P&C would be covered by the Department's insurance cover where the volunteer acts under the direction and supervision of the Department in the course of duties allocated to them.

Non-member volunteers in a P&C run school canteen are covered for personal accident insurance coverage as long as they are listed as working for the P&C and follow safety guidelines. This is the same for all P&C run activities.

4. Does Volunteer Personal Accident Insurance only cover endorsed P&C activities?

Yes, through the policy that Grange Insurance provides to WACSSO affiliates, only endorsed P&C activities are covered. This means that individuals or groups fundraising or undertaking activities without the approval of the P&C are not covered, regardless of good intention or success.

5. Public Liability Insurance

Public Liability insurance should not be confused with Volunteer Personal Accident Insurance. Public Liability insurance protects the organisers' legal liability to third parties for injury and damage to property. Voluntary Personal Accident insurance protects members who offer to help with organisation for the fund-raising event.

In events conducted by the school, organisers are covered by the Department provided their services to the Department are arranged and authorised by the Department, and where the organiser acts under the direction and supervision of the Department in the course of duties allocated to them.

In events conducted by the P&C, the same applies. If an individual or group conducts an event or activity without the authorisation of either the school or P&C, however, they are not covered for Public Liability Insurance or Volunteer Personal Accident Insurance.

It is important that any stallholders who operate their own stall selling, displaying or providing an amusement should carry their own Liability Insurance. A copy of the stallholder's current Certificate of Insurance should be provided to the P&C.

6. Summarisation

Simply, any fundraising, volunteer work or school related activity must be approved by either the school or a P&C for insurance to cover those involved.

7. Workers Compensation Insurance

Where a P&C employs staff either in the Canteen, Uniform shop or any other capacity they have a legal obligation to take out Workers Compensation Insurance. Failure to have a current policy if a P&C has staff may lead to Prosecution and/or fines from WorkCover.

Please ensure you have a current policy if you employ staff.

8. General Insurance

Where a canteen is operated by the P&C it is advisable to obtain insurance to protect the canteen. Cover policies to consider include Fire, Burglary, Money, Fusion and Food Spoilage. If the P&C operates a Uniform shop then insurance coverage should be considered to cover money and uniform stock.

Understanding insurance and interpreting insurance clauses are difficult. Globe Insurance Services WA are always available to provide advice and assistance to a P&C.

9. Contact

Joe Barbaro, Grange Insurance

Ph: 08 9201 8000 or 0499 968 657

E: joeb@grangeinsurance.com.au

