



Summary of Insurance Cover - August 2012

Policy	Risk covered	Provided by	Extent of cover	Comments
Public Liability - General cover and standard events	Damage to person or property due to negligence. Does not cover P&C Property	P&C Federation Master Policy	\$50mln	Renewal each August Cost \$107 for top up beyond basic cover. Need to conduct risk assessments and notify P&C Federation for all events. Top up cover may be required for some events.
Public liability for before and Afterschool Activities	Add-on Public liability cover for band, chess and similar but not sporting activities	P&C Federation Master Policy		Renewal each August. Cost \$160
Directors and Officer	Cover for P&C Executive for activities outside authority	P&C Federation Master Policy		Renewal each August . Cost \$153
Fidelity Insurance	Fraud, stolen money etc	P&C Federation Master Policy		Renewal each August. Cost \$500 Covers Uniform shop plus P&C events
Tutors	Cover for 4-6 tutors at the moment (which covers 4+ band conductors)	P&C Federation Master Policy		Renewal each August. Cost 213
Personal Injury and Accident - Volunteers	Covers volunteer whilst engaged in P&C activities and events (whether on school grounds or off). Volunteers do not need to be members of P&C. Children over 10 covered but need written permission and adult supervision.	P&C Federation Master Policy	Top Cover available	Renewal each August. Cost \$402 Need records of attendance of volunteers for P&C events. Includes Band. Sporting Activities are not covered.
Cash and Property	Cover for theft and damage to P&C property	P&C Association	Basic cover held for \$500 cash and \$1000 Property. Top up Cover in place for additional \$80,000 for property and \$5000 cash	Renewal August. Cost \$1124 for Property and \$95 for Cash.
Workers Compensation – Canteen and Uniform Shop	For employees of uniform shop.	Allianz. Policy number MWU0011786 033 28	Standard Cover as per legislation.	Renewal only for Uniform Shop for 2012-2013 year based on estimated wages of \$9000 – premium is \$175. Refund of \$706.50 received for overpaid premium due to closure of canteen. . Premium depends on number of employees and wages bill. Estimated wages used and then confirmed at end



Summary of Insurance Cover - August 2012

				of year with premium adjusted as required.
Building Insurance	Canteen and Uniform Shop and Hall Kitchen	Covered by School policy		As per Dept of Education requirements
Pluvial Cover	Rain Cover for Events	Available on request from P&C Federation	Ad hoc	As required per event
Band Instruments	Loss or Damage to instruments	Instruments owned by School and covered by School Policies		This only covers instruments while on school property. Hired instruments to be covered by parents home contents policy or pay \$300 bond.

Notes:

1. New requirements in 2012 for risk assessment and 14 days notice of all events to P&C federation. Take extra care with family fun day, fetes etc – no fireworks
2. P&C Association Premium is payable in August each year and must be budgeted for.
3. Music Partnership has cover of \$20mln with Marsh to cover Music Tutors while providing lessons. Tutors also should have own PI insurance (per Alex Bieri)
4. Standard Public liability policy covers Band for Willoughby Spring Fair.
5. Extra Public Liability cover possibly needed for Band Camps (depends on venue and arrangements)
6. Chess Tutors - Academy of Chess has \$20mln PL cover with QBE

PJH August 2012