

Willoughby Public School P&C Association

Insurance renewal

Insurance period runs 1 August - 31 July

Insurance arranged through the P&C Federation, underwritten by GCU Insurance Limited and Accident & Health International.

Broker: Andrews Insurance Services

	Actual 2017/18		Actual 2018/19		Actual 2019/20	
	Description of Cover	Premium \$	Description of Cover	Premium \$	Description of Cover	Premium \$
P&C Federation membership (provides \$50m public liability cover)		543		543		575
Comprehensive Package;		505		515		515
Association Liability, D&O, EPL, PI, Tax	D&O, EPL, PI, Ass'n, Tax		D&O, EPL, PI, Ass'n, Tax		D&O, EPL, PI, Ass'n, Tax	
Personal Accident (Death benefit \$60k)	Death \$60,000		Death \$60,000		Death \$60,000	
Cash &/or Property (\$5k)	\$5,000		\$5,000		\$5,000	
Fidelity	\$10,000		\$10,000		\$10,000	
Additional Policies						
Before and after school activities (extention of public liability for band & chess)		160		160		160
Tutors (conductors for band)	4-6 tutors	213	4-6 tutors	213	4-6 tutors	107
Extra Property (uniform shop stock)	\$200,000	2,200	\$165,000	1,980	\$100,000	1,200
		3,621		3,411		2,557
Band instruments (separate policy paid by band)		865		1,153		???

D&O = Directors and Officers Liability

EPL = Employment Practices Liability

PI = Professional Indemnity

Tax = cost of tax investigations by ATO