



ANDREWS

INSURANCE
SERVICES
TO BUSINESS

MEMBERSHIP & INSURANCE PREMIUMS

PERIOD OF INSURANCE: 1 AUGUST 2018 – 1 AUGUST 2019

Please note the increase you will notice is directly relating to the re-introduction of Fire & Emergency Services Levy which is a charge imposed by the NSW Government

June 2018

MEMBERSHIP FEES

Membership is payable in accordance with the number of students enrolled at your school.

Primary and Central Schools			High Schools		
< 25 students	AF6	\$138	<650 Students	AF9B	\$431
26 - 60 students	AF5B	\$174	651 - 900 students	AF9A	\$533
61 - 159 students	AF5A	\$226	901+ students	AF8	\$543
160 - 300 students	AF4	\$347			
301 - 450 students	AF3	\$425			
451 - 700 students	AF2	\$441			
701+ students	AF1	\$543			
Community Group (Non-Member) <i>*provides Public Liability for \$50 million dollars</i> Premium \$650					

INSURANCE PACKAGES

Standard Package (PAC1) - includes Cash & Property cover of \$5000, Personal Accident Death Benefit 2 of \$60,000 and Directors and Officers cover	
High Schools	\$390
Central Schools	\$370
Primary AF,1,2,3 and 4	\$390
Primary AF5A & AF5B	\$355
Primary AF6	\$290
Association Package (PAC2) - includes Cash & Property cover of \$5000, Personal Accident Death Benefit 2 of \$60,000 and Association Liability cover	
High Schools	\$460
Central Schools	\$440
Primary AF,1,2,3 and 4	\$460
Primary AF5A & AF5B	\$425
Primary AF6	\$360
Merchandise Package (PAC3) - includes cover for Cash & Property of \$20,000 and Fidelity Policy of \$10,000	
All Schools	\$502
Comprehensive Package (PAC4) - includes cover for Cash & Property of \$5,000, Personal Accident Death Benefit 2 of \$60,000, Association Liability cover with clause 2.6 Fidelity Policy of \$10,000 included	
High Schools	\$515
Central Schools	\$495
Primary AF,1,2,3 and 4	\$515
Primary AF5A & AF5B	\$515
Primary AF6	\$415



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Individual Premiums- can be purchased with all package options

Cash and Property- Cash Limit-\$1000 Property Limit \$1000				
Base premium		\$92		
Increased Cash Limit (Can be applied with any package option or with the cash and property base premium.) For a total sum insured between \$1000 to \$5,000 a rate of \$19 per \$1000 For a total sum insured between \$5,001 to \$15,000 a rate of \$17 per \$1000 (for the full value) For a total sum insured between \$15,001 to \$25,000 a rate of \$15 per \$1000 (for the full value) For a total sum insured over \$25,000 a rate of \$13 per \$1000 (for the full value)				
Increased Property Limit (max \$200,000) (Can be applied with any package option or with the cash and property base premium.) For a total sum insured between \$1000 to \$30,000 a rate of \$15 per \$1000 For a total sum insured between \$30,001 to \$60,000 a rate of \$13 per \$1000 (for the full value) For a total sum insured over \$60,000 a rate of \$12 per \$1000 (for the full value)				
OOSH operation		\$267		
Before and after school activities		\$160		
Motor vehicle excess		\$76		
Tutors				
1-3 tutors		\$107		
4-6 tutors		\$213		
7-9 tutors		\$320		
10+ tutors		\$426		
Association Liability		\$250		
Director & Officer Insurance		\$153		
Fidelity Insurance				
\$10,000 insured		\$250		
\$15,000 insured		\$400		
\$20,000 insured		\$500		
Personal Accident - Voluntary				
There are four Levels of cover please select from below	High Schools, Primary Schools AF1,2,3 and 4	Central Schools	Primary AF, 5A&5B	Primary AF,6
Death Benefit 1 - \$50,000	\$158	\$145	\$129	\$101
Death Benefit 2 - \$60,000	\$211	\$192	\$173	\$135
Death Benefit 3 - \$70,000	\$262	\$236	\$209	\$192
Death Benefit 4 - \$80,000	\$314	\$282	\$251	\$230



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VACATION CARE

\$0.85 per child per day. Excursions and a risk management are required to be submitted to Andrews Insurance Services for this cover, email; ela@andrewsinsurance.com.au | insurance@pandc.org.au

OTHER INSURANCES

P&C Federation provide policies on request for members for;

- **School Bus Insurance**
- **Musical Instrument (portable-onsite/offsite) Insurance**
- **Short Term Cash Insurance**
- **Short Term Property Insurance**
- **Stall Holder Insurance.**
- **Shade Covers**
- **Community Building**

Frequently asked questions;

Should P&C Associations have Public Liability Insurance Cover?

A. All P&C Associations that are incorporated under 'Federation of Parents and Citizens Association Incorporation Act 1976' must maintain approved Public Liability Insurance.

However, it is recommended all P&C Associations obtain approved Public Liability insurance to maintain good governance.

Are P&C Association activities and assets covered under the School Insurance?

A. No. The school's insurance is provided by DoE is a self-insurer via the NSW Treasury Managed Fund. The cover only applies to DoE activities. P&C Association activities are not considered as DoE activities and would need to have their own insurance cover for their activities.

Can P&C Associations purchase insurance coverage elsewhere?

A. Yes. P&C Associations can seek insurance elsewhere, however P&C Federation nominated broker 'Andrews Insurance Services Pty Ltd' has negotiated with the insurer to ensure the insurance cover offered is designed to suit P&C Associations. Membership to P&C Federation is inclusive of \$50 million public liability insurance. Members have the opportunity to be part of the peak body which represents the voice of parents and carers in the NSW Public School System.

Can I purchase or increase our P&C Associations Insurance Cover throughout the year?

A. Yes. It is good practise to review insurance requirements due to change of circumstance of your business.

P&C Federation does not and pro rata insurance, full premium is payable and insurance will run as per policy period.

Please contact Ela on email ela@andrewsinsurance.com.au | insurance@pandc.org.au for further information regarding these insurance types once membership has been submitted.