



ANDREWS

INSURANCE
SERVICES
TO BUSINESS

MEMBERSHIP & INSURANCE PREMIUMS

PERIOD OF INSURANCE: 1 AUGUST 2019 – 1 AUGUST 2020

Please note that there is an increase in the membership Fees. This has been increased for the first time since prior to 2014.

June 2019

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	\$145	<650 Students	AF9B	\$455
26 - 60 students	AF5B	\$185	651 - 900 students	AF9A	\$560
61 - 159 students	AF5A	\$240	901+ students	AF8	\$575
160 - 300 students	AF4	\$365			
301 - 450 students	AF3	\$450			
451 - 700 students	AF2	\$465			
701+ students	AF1	\$575			
Community Group (Non-Member) *provides Public Liability for \$50 million dollars Premium \$685					

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.