



**ANDREWS**

INSURANCE  
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Federation of Parents and Citizens Associations of  
New South Wales

# INSURANCE GUIDE

1ST AUGUST 2020 – 1ST AUGUST 2021

This guide is for the use of Parents & Citizens (P&C) Associations of NSW. It has been created by the appointed Insurance Broker **Andrews Insurance Services Pty Ltd** on behalf of Federation of Parents & Citizens Associations of New South Wales.

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# WHY DO P&C ASSOCIATIONS NEED INSURANCE?

Insurance is to safeguard your P&C and its Directors and members against Loss and Uncertainty.

Each P&C will have some level of assets, liabilities and income.

By paying your Membership fee your P&C Association will automatically receive Public Liability cover of \$50,000,000. You will also then have access to purchasing additional covers for your Association which have been specifically designed for P&C Associations and their activities.

## WHY TAKE OUT PUBLIC LIABILITY INSURANCE?

In the nature of its activities a P&C Association has dealings with the general public. In the event of an occurrence or accident where there is personal injury or damage to property, a legal action for damages may be commenced by a third party. If The P&C Association is found to be liable, your **Public Liability insurance** is your protection if you are found to be legally responsible for personal injury to a third party or damage to their property.

Third parties can include members of the public, parents of school children, school children and even voluntary workers of the P&C Association.

**It is essential that every P&C Association holds Public Liability Insurance.**

This policy also extends to provide third party property damage coverage for items in the P&C Association temporary care, custody and control. Full description of coverage can be found in the Broadform Liability wording on the P&C Federation website.

## THINGS TO CONSIDER

DO YOU?	HAVE YOU CONSIDERED?
Operate a Canteen or Uniform Shop	<ul style="list-style-type: none"> <li>• Cash and property insurance to cover any losses that may occur.</li> <li>• Keeping an asset register to ensure adequate insurance cover is held</li> </ul>
Operate an OOSH	<ul style="list-style-type: none"> <li>• Extending your P&amp;C Associations insurances to cover OOSH run by the P&amp;C.</li> </ul>
Facilitate Vacation Care	<ul style="list-style-type: none"> <li>• Extend your P&amp;C Association Insurances to cover Vacation Care run by the P&amp;C.</li> </ul>
Have assets or equipment?	<ul style="list-style-type: none"> <li>• Property insurance to cover replacement value of items</li> <li>• Ensure that your P&amp;C Association has an asset register.</li> </ul>
Organise Before or After School Classes	<ul style="list-style-type: none"> <li>• Extend your P&amp;C Associations Insurances to cover the Before &amp; After School Classes run by the P&amp;C.</li> </ul>
Have volunteers?	<ul style="list-style-type: none"> <li>• All Volunteers for the P&amp;C Association will be covered under the Personal Accident Insurance. Non-P&amp;C Association members are covered as long as they register their names in an attendance book.</li> </ul>

<p>Hold events – e.g. Fete, BBQ’s or cake stalls.</p>	<ul style="list-style-type: none"> <li>• Insurance for your event</li> <li>• Insurance for extra cash &amp; property being dealt with at the event.</li> <li>• A notification of event form should be completed &amp; submitted 14 days prior for <b>ANY</b> P&amp;C Association event.</li> </ul>
<p>Organise tutors</p>	<ul style="list-style-type: none"> <li>• Extension of your policy to cover tutors.</li> </ul>
<p>Is your P&amp;C Association Incorporated</p> <p>Employ Staff*</p>	<ul style="list-style-type: none"> <li>• Maintain membership as required under the Federation of Parents and Citizens Association Inc Act 1976</li> <li>• Insurance for Directors and Officers of your P&amp;C Association</li> <li>• Applying for business and government grants</li> <li>• Insurance for loss or dishonest acts committed by an employee or volunteer.</li> <li>• Association Liability Policy</li> <li>• Workers Comp - see below</li> </ul>

*Additional Premiums may apply to above covers but please feel free to contact us for a quote.*

**WORKERS COMPENSATION**

icare operates as a Public Financial Corporation governed by an independent Board of Directors that delivers insurance and care services to the people of New South Wales. For Workers Compensation cover and inquiries please [click here](#)

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# INSURANCE POLICIES

P&C Federation has arranged a number of Insurance policies for the benefit of affiliated members, community group non-members and contract drivers.

## POLICY PERIOD

Majority of Policies are available for the period 1 August 2020 to 1 August 2021.

Drivers Liability: period of insurance 31 December 2019 to 31 December 2020.

Student Injury Insurance: period of Insurance 1 February 2020 to 1 February 2021.

## PREMIUMS

All premiums are set out in the 'P &C Federation Membership and Insurance Form'. Premiums are available by clicking [here](#).

## EXCESS FOR CLAIMS

The excess for claims on any of the policies are outlined in each the policy schedule. Policy schedules are available at; [www.pandc.org.au](http://www.pandc.org.au)

## INCLUSIONS AND EXCLUSIONS TO THE POLICIES

See the policy document for all inclusions and exclusions to the policy. For a more detailed description of the cover and relevant terms and conditions please visit P&C Federation's website [here](#) and download the 'Policy Wordings' and 'Insurance Schedules'.

**NOTE: All enquiries, payments and claims relevant to Insurances are made through P&C Federations nominated Insurance Broker 'Andrews Insurance Services Pty Ltd'.**

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# PUBLIC LIABILITY

## PREMIUM FOR PUBLIC LIABILITY COVER

In view of the importance of this class of insurance and as required by the 'Parents and Citizens Associations Incorporation Act 1976'. P&C Federation provides \$50 million cover to all member associations upon payment of Membership.

# PACKAGES

## STANDARD INSURANCE PACKAGE (PAC1)

Cover for cash and property (and/or) with a limit of \$5000  
Personal Accident – Volunteer Workers Cover (Silver Package)  
Directors and Officers Liability Cover

## ASSOCIATION PACKAGE (PAC2)

Cover for cash and property (and/or) with a limit of \$5,000  
Personal Accident – Volunteer Workers Cover (Silver Package)  
Association liability cover

## MERCHANDISE INSURANCE PACKAGE (PAC3)

Cover for cash and property (and/or) with a limit of \$20,000  
Fidelity Policy of \$10,000

## COMPREHENSIVE PACKAGE (PAC4)

Cover for cash and property (and/or) with a limit of \$5000  
Personal Accident – Volunteer Workers Cover (Silver Package)  
Association Liability policy with clause 2.6 Fidelity Policy of \$10,000 included

## EXTENSIONS TO THE INSURANCE PACKAGES

In addition to the insurance package covers, P&C Associations can elect to purchase any other cover available including increased cash and property and increased death benefit for Voluntary Workers. These additional covers can be purchased separately.

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# PUBLIC LIABILITY EXTENSION

## BEFORE AND AFTER SCHOOL CARE (OOSH), AFTER SCHOOL CLASSES AND VACATION CARE

To extend public liability and insurance cover to include the above committees, an additional premium will apply. It is a policy requirement for the committees to be duly constituted as P&C Association sub-committees.

P&C Association's offering Vacation Care can extend their Public Liability and insurances to cover this activity also, an extra premium applies. For more information contact Andrews Insurance office.

## TUTORS

### WHERE THE TUTORS ARE EMPLOYED – PAID BY THE PARENTS

This policy is purchased to extend public liability cover to adults who tutor students as part of a school program but who are not employed by the school.

Tutors who are not directly employed (where no PAYG tax is deducted) by the school or P&C Association are required by the Department of Education & Communities to show proof of Public Liability Insurance in order to conduct tuition classes on school premises.

***NOTE: Policies with Liability Extension do not increase the cover amount of Public Liability held, they simply extend the cover to the activities of the P&C Association.***



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# VOLUNTARY WORKER ACCIDENT COVER

The policy covers all P&C Association volunteers for attendance at any P&C Association event or activity such as meetings, special events where P&C Association members are guests, canteen, uniform shop, and fundraising events. When choosing the amount of cover, consider the weekly salary of your volunteers. Personal Accident policies may be added together to achieve a greater sum insured, in this instance the premium for both covers are applicable. The policy can pay numerous types of benefits for injuries sustained while the person is engaged in voluntary work for the P&C Association. For full details of benefits please refer to the policy schedule or contact us.

## WHO IS COVERED?

All adult volunteers aged 18 to 85 years of age who are assisting in an approved P&C Association activity. Please note that this policy does not provide cover for volunteers who are aged 85 years or older.

Students aged 10 and over assisting with an approved P&C Association event or activity. Student volunteers must have written consent from a parent/carer and be supervised by a responsible adult at all times. Students are not to carry out tasks involving machines, cutting implements, ovens, BBQ's, pie warmers or hot food.

There are four Levels of Cover;

Death and Capital Benefits - Bronze	\$50,000
Maximum payable for Insured Persons aged under 19	\$10,000
Death and Capital Benefits - Silver	\$60,000
Maximum payable for Insured Persons aged under 19	\$10,000
Death and Capital Benefits - Gold	\$70,000
Maximum payable for Insured Persons aged under 19	\$10,000
Death and Capital Benefits - Platinum	\$80,000
Maximum payable for Insured Persons aged under 19	\$10,000

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# CASH & PROPERTY

There are some instances when a P&C Association should arrange insurances to cover your P&C Association's cash and property.

- If your P&C Association operates a Canteen, Uniform Shop or OOSH, you should consider cover for food/stock, equipment,
- If your P&C Association owns fundraising equipment.
- If your P&C Association conducts activities that involve the handling of cash.

## COVERAGE AMOUNTS

The policy is arranged in three parts

- Cover for loss or damage to all property which is owned by the P&C Association or held in trust by it to the sum of \$1,000
- Cover for cash lost as a result of a break-in to premises, and/or loss during transit to the sum of \$1,000.
- Cover for members property, excluding cash, for fire or theft only up to \$500

## EXTENSIONS TO CASH AND PROPERTY COVER

Purchase of base cover of cash and property cover or a package is required before any subsequent increase can be made. The sum insured that your P&C Association purchases should reflect a realistic value of the total property owned by all of your sub-committees. It is important to keep an updated asset register for your P&C Association to ensure accurate record keeping and adequate insurances.

## ANNUAL & SHORT TERM COVERAGE INCREASE

In addition to the cash and property cover P&C Associations can elect to pay an additional premium for greater coverage. Short term additional cash and property coverage is available for one off events.

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# ASSOCIATION LIABILITY

## **DIRECTORS' & OFFICERS' LIABILITY INSURANCE (D&O)**

Covering directors and officers for losses arising from claims or allegations made against them for Wrongful Acts (as defined in the Policy) committed or alleged to have been committed by them in their capacities as directors or officers of the Company. The policy will also reimburse the Company where it is permitted by law to indemnify Insured Persons in relation to such claims or allegations. Cover is provided for the costs of defending such claims or allegations.

## **ASSOCIATION LIABILITY**

Cover for claims made against the company itself for wrongful acts such as breach of duty, breach of trust, neglect, error, omission, misstatement, misleading statement, or other act committed or attempted by the Association.

## **EMPLOYMENT PRACTICES LIABILITY (EPL)**

Covers the liability and defence costs of the company, directors, officers and employees for claims arising out of certain employment practices, such as allegations of wrongful dismissal, discrimination, unfair dismissal, wrongful refusal to employ/promote, wrongful demotion, sexual harassment and defamation and libel or slander.

## **PROFESSIONAL INDEMNITY**

Covers legal liability arising from breach of professional duty by reason of any negligent act, error or omission, committed or alleged to have been committed by:

- The insured
- The professionally qualified staff in the insured's direct employ engaged in a professional capacity
- Persons engaged in work under the direct supervision or control of the insured or the insured's professionally qualified staff

## **TAXATION INVESTIGATION**

Covers the Association for Tax Audit Costs reasonably incurred by the Association for costs involved when the Association receives a Tax Audit Notice from the Australian Tax Office.

This policy is issued on an aggregate basis and thus the limit in the schedule is the most that the insurance policy will pay for all covered losses sustained during the period of insurance per P&C.

## **CLAIMS MADE DURING THE PERIOD OF INSURANCE**

As a reminder, these policies have been arranged on a "claims made" basis. It only covers claims made against you (the Insured) and reported to the insurer during the period of insurance.

Further, due to the effect of Section 40(3) of the Insurance Contracts Act 1984, if you become aware of facts that may give rise to a claim, and you give written notice to the insurer of those facts as soon as possible (and before the policy period expires), then the insurer may not deny liability for that claim, when made, solely because it was made after the expiry of the policy period.

You must, therefore, advise the insurer in writing of all circumstances or possible circumstances that may give rise to a claim against you, immediately you become aware of those facts, and during the period of insurance. The policy for the period when the circumstance was notified will respond although no claim was actually made against you until a later date. Be aware however, if you lodge a claim in a later insurance period to the one in which you first received details of a 'possible circumstance' then the claim may be rejected.

***For the reasons noted above, you must advise the insurer in writing of all claims and incidents that may give rise to a claim against you without delay after such incidents come to your attention and prior to the policy's expiry date.***

***Declaration -No Claims Declaration must be completed when applying for D&O insurance and or Association Liability insurance***

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# DIRECTOR & OFFICER LIABILITY

Director and Officer Liability insurance are available to all P&C Associations. Directors and Officers Liability Insurance provides cover for losses arising from claims or allegations made against the directors and officers for wrongful acts (as defined in the Policy) committed or alleged to have been committed by them in their capacities as Directors or Officers of the Organisation.

The policy will also reimburse the Organisation where it is permitted by law to indemnify the Insured Person in relation to such claims or allegations. Cover is provided for the costs of defending such claims or allegations.

Directors and Officers of an organisation must always act for the benefit of their organisation, avoid conflicts of interest where possible, and undertake any decision making seriously and with due care.

This Insurance cover protects the office bearers of P&C Associations in carrying out their duties, for the following contingencies: slander, defamation of character, wrongful dismissal of employees, false or misleading reports, discrimination, acts beyond granted authority and neglect or breach of duty.

NOTE: The latest Audited Financial Statement of your P&C Association must be submitted when applying for this policy. As well a Notice of Claim declaration is required to be completed by a member of the P&C Association. This declaration is situated on the 'P&C Federation Membership and Insurance Form'.

## FIDELITY LIABILITY

Fidelity insurance provides protection against pecuniary losses from wilful acts of dishonesty (fraud, infidelity, computer misuse) committed by a member, volunteer or employee of the P&C Association.

## MOTOR VEHICLE EXCESS INSURANCE

This covers voluntary workers who are involved in a motor vehicle accident whilst driving a private motor vehicle on P&C Association business; including travel to and from home. The insurer will pay the amount of any excess which said voluntary worker is liable to pay under their own private comprehensive motor vehicle insurance and which is not recoverable from any other source. The insurer will reimburse excesses for up to \$1,500.

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## SCHOOL BUS INSURANCE

This policy provides for a new replacement vehicle in the event of a total loss circumstance (e.g. Stolen, Written Off) in first 12 months of registration for vehicles less than 3.2t GVM. Also covered is Sign Writing (No Sub-Limit). Vehicle hiring cost for the period of up to 14 days, if insured vehicle is stolen. Personal property covers of up to \$500 for any one loss. Replacement keys and locks up to \$2,000 any one period of insurance.

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# MUSICAL INSTRUMENT INSURANCE

This policy provides cover for physical loss or accidental damage to your musical instrument equipment 24 hours a day, including when in transit for loss caused by theft. The policy allows for emergency replacement hire up to 25% of the equipment sum insured, repair or replacement of your equipment following loss or damage.

## MAKING A CLAIM

In the instance that a claim needs to be made on your insurances, a claim form must be filled out and submitted to the P&C Federation office as soon as possible. Claim forms can be downloaded from P&C Federation website; [www.pandc.org.au](http://www.pandc.org.au)

Please ensure the correct claim form is used and all relevant details or attachments are submitted, this will ensure the claims process is not unnecessarily extended.

Claim forms can be found on the P&C Federations website or please contact Andrews Insurance if you'd like us to email it to you.

# OTHER THINGS TO KNOW

## CHECK YOUR INSURANCE EACH YEAR

It is important that you look at and review the insurance documents each year. Don't fall into the trap of just renewing last year's policy thinking it will be adequate as your P&C Associations circumstances & activities may have changed. Some years you may wish to have a big event where you may choose to increase your Insurance cover.

## DO I HAVE TO BE A MEMBER?

Our membership benefits apart from insurance are that all P&C Associations can be part of the peak body which represents the voice of parents and carers in the NSW public school system.

Associations incorporated under the Parents and Citizens Associations Incorporation Act 1976 are reminded that it is a requirement to be a member of the P&C Federation (section 17). If an association ceases to be a member of the P&C Federation the Minister may cancel the incorporation (section 21 (1)).

Section 5 of the Constitution requires affiliation fees to be paid by 1 August each year. Irrespective of an association's decision about where to purchase insurance cover, if your association is incorporated under the 1976 Act, membership must be maintained by the due date to ensure preservation of incorporation.

## SUBMIT A NOTIFICATION OF EVENT FORM

Where a P&C Association hosts an event (e.g. Fete, cake stall, Mother's Day stall, Trivia night, movie night etc.) it is important to register the activity with P&C Federation. This is done by completing a Notification of Event form (NOE). This form is a good resource to notify the insurance policy of your activities, this is part of a risk management strategy in assisting in P&C Association in their event planning and check that you have all facets of organising the event in hand. Once submitted a Certificate of Currency is issued by Andrews Insurance Services Pty Ltd to your P&C Association for the specific date of the event, and where you select to permit P&C Federation to promote the event it will be placed on the event calendar on the front page of P&C Federation's website [click here](#).

## WHO UNDERWRITES OUR INSURANCES?

P&C Federation provides members with access to great insurance policy options with the assistance of Andrews Insurance Services Pty Ltd (Appointed Broker to the Federation). All policies are underwritten by Insurance Australia Limited trading as CGU Insurance with the exception of Student Accident Insurance and Voluntary Workers Insurance which are underwritten by Accident & Health International Pty Ltd on behalf of Tokio Marine & Nichido Fire Insurance Co., Ltd

## RISK MANAGEMENT

P&C Associations hold their meetings and fundraising activities on property which does not belong to them, thus they are required to ensure that their invitation to the public to attend and participate will not place any member of the public at risk of injury or loss. The onus is on the P&C Association to ensure that any danger or potential danger within the environment is minimised through an active approach to site and event risk management. The Notification of Event form has a risk management plan incorporated in it for the convenience of members.

A Risk Management Plan lists foreseeable risks and outlines how the risk will be addressed. A Risk Management Plan will help you identify these risks and outline your strategies to address them quickly and easily. Don't be daunted; people undertake risk management every day. Turning off the barbecue after use to avoid a fire is an example of risk management. Showing that you are prepared for any likely to occur incident is risk management, for example having P&C Association members or volunteers trained in event organisation, first aid, food handling and other areas shows that your P&C Association is looking at the possible risks associated with events and attempting to minimise their impact on your event.

## ADEQUATE INSURANCE COVERAGE

Don't under insure. When you consider the insurance options and decide which policies best suit your P&C Association's needs make sure that any insurance taken out adequately cover all potential losses. To put it simply, you need to make sure that where you select a sum insured it must reflect the true replacement value of the items so that you are reinstated to the position you were in immediately prior to your loss.

## WANT YOUR INSURANCES ELSEWHERE?

Your P&C Association can pay the membership premium which will entitle you to P&C Federation membership. There is no restriction to any individual P&C Association seeking insurances from alternative Underwriters.

## THE FINE PRINT

For premiums and exclusions please refer to P&C Federation's website, materials available at [www.pandc.org.au](http://www.pandc.org.au) All policy wordings are available in full on P&C Federation's website; [www.pandc.org.au](http://www.pandc.org.au) For all excess amounts please refer to the Policy Wordings. Policy terms, conditions and exclusions apply to each Insurance product. For all other inquiries please contact Andrews Insurance Services Pty Ltd.

*This document, published June 2020 supersedes all previous Insurance Manuals and publications for any policies offered by and on behalf of P&C Federation.*