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| INSURANCE FACT SHEET FOR COMMITTEES OF MANAGEMENT |
| Committees of Management are insured under the Department of Environment, Land, Water and Planning’s (DELWP) Liability, Professional Indemnity as well as Group Personal Accident Insurance. |

**DELWP provides the following insurance cover:**

* **Public & Products Liability** protects committees of management for claims made against them for personal injury or property damage to third parties (members of the public).
* **Professional Indemnity** protects committees of management for claims made against them due to an act, omission or ‘breach of professional duty’ whilst in their position.
* **Group Personal Accident** provides lump sum payments to committees of management and all volunteers for minor injuries, psychological trauma to serious injuries leading to permanent disability and death from voluntary work undertaken for the Department.

**Insurance Cover is provided subject to the terms and conditions of the policy wordings**

**Groups not insured under DELWP’s insurance policy**

* **Lease or License Holders** – if the committees of management rent out their premises, they should ensure Liability Insurance is maintained by the tenant or license holder
* **Regular Users** of the premises
* **Contractors** engaged by the committee of management to maintain or carry out works at the location should have their own Liability Insurance prior to commencing work
* **Casual hirers** of the reserve or premises
* Commonwealth, State or Local Government users of the reserve

**Insurance the committee may need to purchase**

* Committees of management should consider whether they need to purchase:
* **Built Asset Insurance** e.g Building & Contents Insurance
* **Workers Compensation Insurance** for employed staff with an annual payroll over $7,500
* **Directors & Officers Insurance** which provides protection for any errors or omissions that a member or executive might make in their role.
* Any other insurance they may require

**Certificates of Currency**

* Certificates of Currencies can be obtained from *Insurance for your Committee* section on the website: [www.delwp.vic.gov.au/committees-of-management](file:///C:/Users/ss4w/AppData/Local/Microsoft/Windows/INetCache/Content.Outlook/T2223WQF/www.delwp.vic.gov.au/committees-of-management)

**Incidents and Claims**

* As soon as you are made aware of an incident, the committee of management should obtain the claimants name and address, date and time of incident, any witnesses, a description of the incident, confirm nature of the injury or extent of damage, photographs where the incident took place
* It is important to notify the local DELWP office or DELWP Insurance management on 136 186 as soon as possible after an incident occurs where the committee of management is being held responsible.
* There should be no admission of liability as all incidents will need to be investigated

**Further Information**

* Please refer to Chapter 11 on the [*Committees of Management Responsibilities and Good Practice Guidelines (PDF, 2.8 MB)*](https://www2.delwp.vic.gov.au/__data/assets/pdf_file/0030/46488/13-Sept-2016-CoM-guidelines-Nov-2015-all-chapters.pdf.pdf) for all Insurance related queries

or contact the DELWP Call centre on 136 186