



**ACT**  
Government

Education

# VOLUNTEERS AND VISITORS IN SCHOOLS

## INSURANCE ARRANGEMENTS



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# VOLUNTEERS AND VISITORS IN SCHOOLS - INSURANCE ARRANGEMENTS

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## Insurance Arrangements for Volunteers

Volunteers who have a direct and individual relationship with schools, to provide services directly to students or in support of students without receiving any financial gain or reward, are covered by a form of insurance provided by the ACT Government. This includes amateur sports coaches (i.e. non-professional and unpaid) and unpaid professional coaches.

The completed Nomination Form and daily sign in/out records on file at the school will provide proof of an individual's involvement as a volunteer for insurance purposes.

### *Personal accident cover*

Personal accident cover for volunteers between the ages of 8 and 90 includes defined benefits for accidental death and injury. Cover excludes benefits which can be recovered elsewhere, for example from Medicare.

Personal accident cover is not workers' compensation insurance.

### *Public liability cover*

Volunteers are protected where they may accidentally incur legal liability for third party injury and/or damage to third party property.

### *Aged based considerations*

Volunteers aged 16 or 17 who are working with children must be supervised at all times by a school staff member.

Principals must consider the suitability of a proposed activity for older volunteers.

### *Additional insurance*

Volunteers may also wish to consider whether they need to take out any additional form of insurance, for example; insurance to cover clothing, personal effects or other property that they own or are responsible for, as this is not covered by the ACT Government's insurance arrangements.

## Insurance Arrangements for Visitors and Volunteers through an Organisation

These arrangements apply to:

- visitors who provide services directly to students or in support of students for financial gain, through other organisations or are self-employed ('*Visitors*'), including professional coaches, and;
- volunteers through organisations who provide services directly to students or in support of students through an organisation or association, including through the Parents and Citizens' Association or Preschool Parent Association, or professional coaches through sporting organisations.

Visitors and Volunteers through an Organisation are covered by the insurance arrangements of their association or organisation, sporting body/association or own business (if self-employed) and should be aware of the coverage provided.

#### ***Workers' compensation and personal accident cover***

Workers' compensation insurance must be maintained as required by law. Where workers compensation insurance is not required by law, the sponsoring or employing organisation or sporting body/association should provide personal accident and sickness cover.

#### ***Public liability cover***

Employing or sponsoring organisations (including those who are self-employed) and sporting bodies/associations must hold public liability insurance coverage of \$20 million for each and every occurrence, which is consistent with industry standard. In some circumstances, depending on the nature of the activities or services to be provided, a lower limit can be accepted, providing it does not override any legislated insurance requirements and is considered in conjunction with a completed risk assessment.

#### ***Professional indemnity cover***

Professional indemnity insurance cover is required where visitors or sponsored volunteers provide professional instruction or advice. Employing or sponsoring organisations (including those who are self-employed) and sporting bodies/associations should hold professional indemnity cover of at least \$1 million for any one claim, or to a level appropriate to the activity.

#### ***Insurance cover for visitors or sponsored volunteers from overseas***

Where visitors or sponsored volunteers are from overseas, proof of insurance must be provided, including public liability insurance. This public liability insurance must note that the cover includes activities in Australia, such as those being undertaken in the school.

#### ***Sporting activities considerations***

Sporting organisations may provide coaches for sporting activities in schools. These coaches should be qualified to teach the particular activity. Principals should verify their qualifications with the relevant sporting organisation and check that adequate insurance arrangements, similar to those outlined above, are in place.

Where volunteers in this category have difficulty obtaining insurance, they may be covered as an individual volunteer if they are unpaid.

Where parents, community members or older students are acting as volunteer coaches or referees, the principal should check their qualifications and/or experience is adequate before allowing them to undertake the activity.

#### ***Additional insurance***

Visitors or sponsored volunteers should ensure that any items they bring to the school or take to a school activity are appropriately insured as this is not covered by the ACT Government's insurance arrangements.

## **Further Information**

Enquiries regarding insurance should be directed to the Directorate's Risk, Security and Emergency Management section via email to [EDURMA@act.gov.au](mailto:EDURMA@act.gov.au) or by phone on 6205 6207.