



**RINGWOOD**  
UNIVERSITY OF THE THIRD AGE

## U3A Insurance Coverage

VMIA's Community Service Organisations' (CSO) Insurance Program provides insurance coverage for eligible community service organisations funded by Victorian State Government Departments.

U3A Ringwood is eligible for VMIA's CSO insurance coverage via its association with U3A Network Victoria.

### About the VMIA CSO Insurance Program

VMIA insurance coverage provided to U3A Ringwood are:

- Public and Products Liability
- Professional Indemnity
- Directors and Officers Liability
- Entity Fidelity
- Personal Accident

### Why it's needed

U3A Ringwood may be exposed to claims from a number of sources.

These include:

**Clients:** alleging a loss, damage or injury arising from your organisation's negligence.

**Regulators:** investigations carried out by ACCC, WorkSafe, the Privacy Commission or a Royal Commission.

**Business partners:** those who transact business with your organisation may allege a financial loss arising from a breach of professional duty.

**Volunteers:** for injuries sustained while volunteering on behalf of U3A Ringwood.

**Excess:** The only excess applicable is \$25 for non-Medicare medical expenses under the Personal Accident policy.

### Policy period

The policies renew at 1 July every year.



**VMIA Community Service Organisations Program**

The Program provides a suite of liability coverages for U3A Ringwood, its management, committee members, directors, officers, employees and volunteers.

Policy Cover	Summary	Policy Limit
<b>Public and Products Liability</b>	Cover for your organisation to pay compensation for personal injury and/or property damage to third parties arising from your business activities.	<b>Public Liability</b> \$20,000,000 any one occurrence per organisation.  <b>Products Liability</b> \$20,000,000 any one occurrence and in the aggregate any one Period of Insurance per organisation.
<b>Professional Indemnity</b>	Cover for your organisation for an alleged breach of professional duty.	\$20,000,000 any one claim and in the aggregate.
<b>Directors and Officers Liability (Including Entity Cover)</b>	Cover for civil claims made against your organisation’s directors and officers (including employment related matters) while acting in their capacity representing your organisation.	\$20,000,000 any one claim and in the aggregate.
<b>Entity Fidelity</b>	Cover for loss of your organisation’s money or other property arising from any dishonest or fraudulent act committed by an employee or volunteer of your organisation.	\$100,000 any one claim and in the aggregate.
<b>Personal Accident</b>	Cover for volunteers and eligible people within your organisation, whilst performing their duty, for accidental bodily injury that results in loss of life, permanent or temporary disablement.	Lump sum benefits up to \$250,000.

\* For full policy terms and conditions please refer to VMIA’s website.



# Frequently Asked Questions

## Are our volunteers covered?

Yes, volunteers are covered **whilst performing** their U3A Ringwood committee assigned volunteer role.

Volunteers include Committee members, office duty staff, class leaders/tutors and those appointed to tasks such as class coordinators, publicity, catering etc.

Volunteers are covered:

- Under the VMIA issued Public Liability Insurance **for claims made against them by third parties** alleging property damage, bodily injury or financial loss.
- Under the VMIA Personal Accident Policy

The coverage is only whilst performing the volunteering role assigned to them by U3A Ringwood's committee.

For example office duty staff are covered whilst performing assigned office duty roles. They are not covered whilst attending classes unless they are the class leader or have another committee assigned role in the class.

Note: Volunteers also have other insurance coverage from VMIA. Please contact the U3A Ringwood committee for more information.

## Are visitors and attendees covered?

The policy extends to cover visitors and attendees who come to our premises. **However, they are not covered for any liability they may incur as a result of their own negligent acts.**

## Are general (non-volunteer) members covered?

U3A Ringwood members, associate members, honorary members, etc are covered in the same way as visitors and attendees.

Like visitors and attendees, they **are not covered for any liability they may incur as a result of their own negligent acts.**

## Do I have to notify the Committee of every incident/accident?

Yes. U3A Ringwood needs to be aware of incidents so that the risk of re-occurrence can be minimised.

Please complete an Incident report (obtainable from PCH office) and provide detailed information from those present.

In some circumstances we may need to advise VMIA.

## Does U3A Ringwood provide accident insurance to members?

No - unless the accident occurs whilst the member is performing the volunteer role allocated to them by the U3A Ringwood committee.

The recourse for those without a U3A Committee volunteer role should be through Medicare and/or private health cover.

U3A Ringwood does not provide any Personal Accident insurance except that provided by VMIA to U3A volunteers whilst they perform their assigned volunteer role.

## Are our organisation's buildings and contents covered?

U3A Ringwood purchases contents insurance via the recommended U3A Network insurance broker.

U3A Ringwood is a tenant of Council and Scouts Victoria owned buildings. It does not insure the buildings it leases.

## Are you covered while transporting members to functions or events?

If an injury occurs while you are transporting a member to a function or event, this incident would typically be covered by statutory third party insurance (TAC in Victoria). This applies to registered motor vehicles only, so please ensure you only use vehicles with current registration.

However, if an injury occurs as a result of your negligence, errors or omissions, you may be covered if you were performing a volunteer transport role assigned to you by U3A Ringwood's committee.

## Making a claim

Making a claim is more complicated than making a claim via Medicare or your health insurance provider.

In the case where a general member had suffered an injury or loss, they cannot claim directly with U3A Ringwood's insurer (VMIA).

Rather, the general member would need to sue the U3A Ringwood committee or the party alleged to be negligent, etc.

The sued party would ask VMIA to defend against the suit, or to pay out if the suit were to be successful.