

HBLN/HEWA Organisers Pack

The following information will assist organisers of Home Education events to bring their activities under the HEWA's Public Liability Insurance and/or Workers Compensation Insurance. It outlines the process by which you may bring your event under HEWA and explains the forms and other material in this kit.

Once you have read through the pack if you would like to use this facility as part of your membership, please email the completed forms to coordinator@hbln.org.au at least four weeks prior to the event occurring or the groups commencement. Please be aware that HEWA's Public Liability insurance covers only public liability and not personal injury insurance.

Firstly, thank you for whatever you are organising for the mutual support of home educating families.

Some members donate considerable time and effort in organising events for the home education community. Some also donate personal costs in running their events. Most of the people who benefit by their organising will not be aware of the costs until they organise an activity themselves. Until then, on their behalf – thank you.

Insurance Coverage

HEWA offers three types of insurance coverage:

- Social
- Class based
- One off Event

Social Group

Groups who meet some or all of the criteria below:

- Meet on a regular or semi regular basis
- Have semi-formal/structured activities
- No paid instructors
- Parents are in attendance at all times

All groups that register with HEWA for insurance are required to implement HEWA policies and procedures.

To request a copy of the Policies and Procedures for Social Groups email coordinator@hbln.org.au

A member(s) of the group is required to complete annually a HEWA provided eLearning module on Risk Management and Work, Health and Safety.

Social groups can have members who are not registered with HEWA, however these non members are required to pay a surcharge of \$10/family/term or 20% of the total cost of the activities (whichever is the greater) to cover insurance. It is the responsibility of the group organisers to remit these fees to HEWA at the end of each term.

To access this service fill in the **Social Group Application Form** and email the completed form to the HEWA coordinator at least four weeks prior to the date you wish coverage to commence. Upon receiving the application, HEWA will email confirmation of your group's coverage once it has verified your event meets the criteria. Your event or group will then be placed on the official HEWA Directory on the website. When and if you disband your group, please advise HEWA so we can ensure its removal from the website Directory.

For more information on insurance coverage see **HEWA Insurance Summary for Groups and Events 2017**.

Class Based Group

Groups who meet some or all of the criteria below:

- Pay instructors on a weekly, fortnightly or semi regular basis
- Have semi-formal/structured activities/classes
- Parents are not required to be in attendance at all times.
- A sign in/out register is maintained

All groups that register with HEWA for insurance are required to implement HEWA policies and procedures.

To request a copy of the Policies and Procedures for Class Based Groups email coordinator@hbln.org.au

A member(s) of the group is required to complete annually a HEWA provided eLearning module on Risk Management and Work, Health and Safety.

Class Based groups can have members who are not registered with HEWA, however these non members are required to pay a surcharge of \$10/family/term or 20% of the total cost of the activities (whichever is the greater) to cover insurance. It is the responsibility of the group organisers to remit these fees to HEWA at the end of each term.

All service providers/instructors who are used by the group must have their own Public Liability insurance and Working With Children.

The Service Provider/Instructor Contract for Service will be with HEWA so that they are covered under HEWA's Workers Compensation insurance. If more than one group uses the same Service Provider/Instructor, there will be a separate contract for each group. For more information on the requirements for Workers Compensation insurance see [HEWA Workers Compensation Information Sheet](#).

HEWA will invoice groups at the start of each term for the cost of the Service Provider/Instructor. HEWA will then pay the Service Provider/Instructor as per the terms of the Contract for Service. It will be the group's responsibility to ensure that they have collected from members, the funds necessary to pay the invoice from HEWA.

Service Providers/Instructors are invited to access the HEWA provided eLearning module on Risk Management and Work, Health and Safety.

To access this service fill in the [Class Based Group Application form](#) and email the completed form to coordinator@hbln.org.au at least four weeks prior to the date you wish coverage to commence. Upon receiving the application, HEWA will email confirmation of your group's coverage once it has verified your event meets the criteria. Your event or group will then be placed on the official HEWA Directory on the website. When

and if you disband your group, please advise HEWA so we can ensure its removal from the website Directory.

For more information on insurance coverage see [HEWA Insurance Summary for Groups and Events](#).

One off Event

An event that meet some or all of the criteria below:

- Hire an instructor/contractor on a one off basis
- Have semi-formal/structured activity/class
- Parents are not required to be in attendance at all times.
- A sign in/out register is maintained
- Is held at the Excursion Providers venue which includes an organised activity provided by the Excursion host.

All groups that register with HEWA for insurance are required to implement HEWA policies and procedures.

To view the Policies and Procedures for One Off Events click on this link <https://hbln.org.au/events/insurance-for-one-off-events>

Event participants who are not registered with HEWA are required to pay a surcharge of \$3/participant/event or 20% of the total cost of the activity (whichever is the greater) to cover insurance. It is the responsibility of the group organisers to remit these fees to HEWA at the end of the activity. HEWA members who have not already paid the annual \$20 insurance levy will need to do so prior to attending the event.

All service providers/instructors who are used for the event must have their own Public Liability insurance and a Working With Children.

To access this service fill in the [One off Event Insurance Application Form](#) and email the completed form to the HEWA Coordinator at least four weeks prior to the date you wish coverage to commence. Upon receiving the application, HEWA will email confirmation of event's coverage once it has verified the event meets the criteria. The event will then be placed on the official HEWA Directory on the website. If the event is cancelled for any reason, please advise HEWA so we can ensure its removal from the website.

For more information on insurance coverage see [HEWA Insurance Summary for Groups and Events](#)

Running Events

Non-Profit Activity

Home Education WA is a non-profit organisation and as such all activities organised under its umbrella must be non-profit. Members cannot run personal profit making ventures under the HEWA. They cannot be personally paid for their time and effort. They can raise funds for the HEWA or toward future HEWA activities eg as a buffer against future loss. They may recoup costs if they wish(eg postage & petrol) and they may pay reasonable allowances (eg car running costs, phone). They may cover their personal ticket cost in place of such costs. These seem reasonable allowances.

Finances

Members organising events and handling money need to keep an accurate account of income and expenditure for transparency. Money must be accounted for so keep records attached to Attendance Forms. This financial information must be available upon request to the HEWA Coordinator.

Groups that organise regular activities, particularly those who handle significant sums of money, are advised to open their own bank accounts and manage their finances appropriately.

Advertising your event.

For insurance purposes HEWA's name must be printed on any publications (including newsletters or advertising of individual activities covered by the HEWA. The wording "Public Liability provided by Home Education WA" is sufficient.

Your event or groups activity will be automatically listed on the Events Calendar and the HEWA Groups Directory on the HEWA website.

When advertising, be mindful that your advertisement does not discriminate unlawfully or make erroneous claims.

After the event or at the end of each term, please consider sending in an item for publication in the HEWA Newsletter or on the HEWA website. Emails can be sent to coordinator@hbln.org.au

Membership

For your event or group to access HEWA's insurance, all participants who attend your activity, need to contribute towards the cost of insurance. There are two ways to do this:

- In addition to their HEWA membership, members pay an annual fee of

- \$20/family regardless of the number of groups they are a member of.
- Non members pay a surcharge of \$3/participant/event or \$10/family/term or 20% of the total cost of the activity (whichever is the greater) to cover insurance

A register of those attending groups or events needs to be kept for insurance purposes, and a copy of the register must be sent to HEWA at the start of each term or once the event has occurred. It is vital that the register is accurate as an incorrect register could void your insurance coverage.

Non-Discrimination Policy

The organiser of any event may limit attendance in a **legal** way. Generally all events are targeted to a specific age or interest group, and the size of a group is limited for various reasons.

However, it is generally against the law to discriminate against people because of their age, sex, race/ethnic group, marital status, pregnancy, disability, homosexuality or transgender.

Organisers should be aware that HEWA only provides insurance cover for events that abide by discrimination law, the HEWA Code of Conduct and relevant HEWA Policies and Procedures.

Duty of Care/Risk Management

Your duty of care is **your legal duty to take reasonable care to avoid others being harmed**. This is often referred to as Risk Assessment and Management.

First, you must take steps to **identify risks**: any reasonably likely harmful effects of your actions and inactions. (The law calls this *reasonable foreseeability*). This is not crystal ball gazing but using your skills, knowledge and experience.

If you identify a reasonably likely risk of harm, you must take **reasonable care** in response - perfect care is not required!

The principle of reasonable care recognises that you have limited resources and limited ability to protect people from harm.

For more information on Duty of Care see the Risk Management section of the relevant Policies and Procedures.

Points to Remember

If you plan to photograph or video part or all of the events you need to inform people and receive their permission. This is best done by having them fill out

a Photography Release Form which should be kept on file along with any other papers from the event.

See the [Photography Release Form](#) to see a sample.

.... and finally, thank you for generously volunteering your time to organise an event for the mutual support of home educating families.