

Insurance Information for Groups and Events 2017

Home Education WA has Public Liability insurance and Workers Compensation insurance for organisers of group home education events.

Summary of Policies

Public Liability

This cover protects the HEWA committee, members and event organisers from third party actions where a third party eg members of the public, is killed or physically injured or their property is damaged, due to the negligence of the HEWA committee, member or event organiser.

Cover includes liability:

- Caused by event organisers
- Liability to event organiser who suffer injury whilst involved in organising an HEWA homeschooling event
- Legal costs and expenses incurred when defending a claim

Limit of Liability:

- \$10,000,000 maximum

Compensation is NOT payable unless the insurer and/or court decides that HEWA was negligent in its duty of care and that this negligence caused or contributed to the accident.

Do not under any circumstances, admit liability for any accident. Admitting liability may compromise the insurance company's ability to defend you.

Home Education WA's insurance is for its own protection, it is not intended as a personal insurance scheme.

Cover Provided:

- This policy will cover the legal liability of HEWA and its members (including children) while participating in HEWA activities within Australia in respect of personal injury and/or damage to property.
- Activities covered include the administration and co-ordination of home educating families, the organisation of social gatherings, functions and conferences.

Does Not Cover:

- Accidents involving Registered Motor Vehicles where covered by

Compulsory Third Party, watercraft or mechanically propelled vehicles.

- Accidents involving activity in high-risk sports. Members instructing home education families in sporting activities must carry their own insurance.
- Professional Liability.
- Members instructing home educating families who receive a payment for service whether of monetary or “in kind” value.

Prior notice is required on all events. Complete the Event Notification form and post or email to the HEWA Coordinator.

Please note that it is important to view the policy in detail on [this link](#) as a complete list of what is covered and what is not can be found here. This document should be used as a guide only and does not replace the information contained within the Broad Form Liability Insurance document.

Workers Compensation

This cover protects HEWA registered groups who employ a worker(s) who suffer an injury. Under the Act HEWA are liable to make any payment in respect of the injury. This cover indemnifies HEWA against that payment and in addition, will pay all reasonable costs and expenses incurred with the insurers written consent.

As an organiser you must take **Reasonable Precautions** to prevent injury to Workers and must comply with all relevant laws, including the Occupational Safety and Health Act 1984.

Please note that it is important to view the policy in detail,

Click [QBE Workers Compensation Policy](#) to see a detailed copy of the policy. A complete list of what is covered and what is not can be found here. This document should be used as a guide only and does not replace the information contained within the Workers Compensation Insurance Policy Wording document.

For more information on Workers Compensation insurance see [Workers Compensation Information Sheet](#)

Leases and Other Agreements (In Writing)

All leases, agreements or any other contract documents requiring signatures must be forwarded to HEWA, for approval prior to signing to ensure contractual and financial liabilities are approved by the insurer.

It is your responsibility as an organiser/group to ensure that venues used for your events are suitable and safe. Where an organiser/group feels that safety may be at risk due to the conditions of the premises, a letter should be written, and a copy sent, to the owner of the premises outlining the situation and requesting immediate action to remedy the problem. Please forward a copy to HEWA.

Responsibility

The Legal Liability section of the policy will protect HEWA members in the event that they are legally liable for an accident occurring in connection with our activities. However, it is important to remember that HEWA's insurer only agrees to cover you on the condition that you comply with relevant government requirements and take reasonable precautions to prevent injury to person and damage to property.

Parents are fully responsible for the safety and discipline of their own children and/or those in their care, and they should take all necessary steps to ensure accidents do not happen. Children should be supervised at all times.

Supervision of children should always be by a specific, responsible adult who has agreed with the parents to take care of the child and who has agreed to abide by the HEWA Code of Conduct.

Click [HEWA Code of Conduct](#) to view details.

Proof of this agreement shall be the signing in of children on the Event Attendance Register for the activity or the Event Registration Form.

It is the duty of all individuals to ensure they protect the children in their care from injury. We do not have child care at any Home Education WA activities unless specifically stated in advertising regarding that event, in which case qualified people will be employed to care for children.

Action by children or adults which may place the group/network or the Association in a liable situation cannot be permitted and every effort should be made to ensure that this situation does not occur.

Risk Assessment

It is important that a risk assessment is done prior to one off events or on a regular basis for ongoing events.

View [Event Risk Checklist](#) to see a sample form.

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

Registered Vehicles

Home Education WA cannot accept any responsibility for accidents arising from the use of motor vehicles in connection with home education activities. It is essential that any such vehicles be fully insured in respect of Third Party Injury and Property Damage Liability before use is authorised.