

## LLCQ – Coverforce Group Insurance Application Form Guide for members

LLCQ holds a Group Insurance Master Policy with Coverforce. Group insurance is a way of providing cheaper premiums for incorporated not for profit LLCQ members. Member organisations can join the group insurance policy by completing the Coverforce Insurance Package Proposal Form.

LLCQ recognise that the form is long and requires substantial detail from members which may be overwhelming. Insurance and the language of insurance can be confusing to many people. To ensure our member organisations get the right level of insurance for their needs that fully covers the work they undertake it is important to answer all the questions as best as possible.

This guide is intended to provide additional information that may assist you in the process of completing the Coverforce Insurance Package Proposal Form. The guide aims to clarify what is meant by many of the questions into plain English.

Unfortunately the form cannot be completed over the phone like home or car insurance as the diversity of each organisations work requires more time and detail to provide the right policy cover for each organisation. You can however call the number at the bottom of the Coverforce Proposal form if you require further clarification with regards to any of the questions.

### Section 1: Insurance Requirements

Q.1 – 4	Self explanatory
Q.5	If your incorporated organisation’s Board auspices other smaller organisations, include any funding or income from fundraising etc for your incorporated organisation and all auspiced organisations.
Q.6	Only detail Full time and Part time permanent employees not casuals.
Q.7	Include all non permanent employed people where an invoice has been provided for payment of their time in relation to the delivery of your organisations projects and programs (such as a person who invoiced you for facilitating a particular program or event), plus any casual workers you pay through your own payroll. <b>Do not include payments to other service providers, such as tradespeople etc</b>
Q.8 - 11	These questions refer to having identified in your policy and practices, the risks to your particular organisation and the projects and programs it delivers and asks that you have the written documents to support those policies – this includes those organisations and groups your Board auspices. You should ensure any auspiced body has the appropriate policy and practice documents referred to in the insurance application. Please note that if you do not have the policy documents or need assistance to write and develop them template documents are available from QCOSS Community Door <a href="https://communitydoor.org.au/organisational-resources/administration/policies-procedures-and-templates/people-working-in-the">https://communitydoor.org.au/organisational-resources/administration/policies-procedures-and-templates/people-working-in-the</a>
Q.12	Regular reviews of your organisations risks should be undertaken especially when new programs or projects are introduced. Keeping a record of when reviews occur and recording new risk documents can be beneficial for insurance proposes. If your organisation hasn’t done a review for some time we suggest reviewing the risks for your organisation when completing your insurance application.

<b>Q.13</b>	Self explanatory
<b>Q.14</b>	If you have concerns about any incident that has occurred in the last five years that <i>could</i> be raised in the future, such as a fall on your premises, an assault, damage to personal property etc consider identifying them at this question to ensure any future claims are recognised. If you are detailing an incident that might be raised in the future you would enter a \$0 amount paid.
<b>Q.15</b>	Answer Yes - if the organisation is Australian based and registered with an ABN

## Section 2: Industrial Special Risks (Property and Assets)

<b>Q.1</b>	Your physical address. If you have multiple sites you will need to provide a Section 2 sheet for each site.
<b>Q.2</b>	You only need to answer this question if you <i>own</i> the premises or if you have made improvements to the premises at your own cost eg extensions, fit out of a kitchen, modifications to bathrooms etc. If you have made improvements provide the cost of replacing those improvements at question 2. If you own the premises provide the amount it would cost to replace the building and permanent fixtures only.
<b>Q.3</b>	Include all portable items that could be located in the building even if those items such as lap tops, mobile phones are taken from the premises on any occasion.
<b>Q.4</b>	All electronic items that are fixed such as computers, phones, fridges, microwaves, electronic security equipment etc
<b>Q.5</b>	All other items in the building such as filing cabinets, desks, chairs, couches etc
<b>Q.6</b>	If you sub-let space at your premises for rent, including if you are leasing the building yourself, enter the amount of rent you receive per annum.
<b>Q.7</b>	What would it cost to restore the information held on computers if all information were lost for some reason? This would include the cost of re-establishing electronic data bases, financial records etc. For example data recovery services are anything from \$100 – \$300 per hour with recovery taking 1, 2 or more days depending on the amount of data to recover. If you have an IT support company they may also be able to provide an approximate figure. Note* for peace of mind organisations should retain a daily back up on a portable hard drive which is kept off premises at night.
<b>Q.8 - 9</b>	Self explanatory
<b>Q.10 - 13</b>	If you are unable to answer all of these questions seek guidance from your landlord/building owner.
<b>Q.14 - 15</b>	Only tick only the boxes that you can answer yes to.
<b>Q.15b</b>	This question refers to the fire systems you have in place such as extinguishers, smoke detectors, sprinklers etc. Do you have an agreement/arrangement for a fire safety service to check the equipment on a regular basis? This could be bi annually, annually or some other agreement period.
<b>Q.16</b>	It is important to identify any claims made in the 3 years prior as this will influence the premium you pay.
<b>**Q.14</b>	This should be question17, however please enter the date that you would like your

	cover to commence. This might be an end date for your current insurer, a future date or the current date for immediate cover.
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### Section 3: Public and Products Liability

<b>Q.1 - 2</b>	Include all current <i>paid workers</i> . If you plan to employ more people over the coming year you should include these in the total amount.
<b>Q.3</b>	If your organisation has paid or unpaid members include all here.
<b>Q.4</b>	If you provide training programs and modules to students (adult), either paying or non-paying include the number of students for the year.
<b>Q.5</b>	If you provide services at sites other than your main business address, including space that you sub let or hire from other organisations enter the number of sites here. The information provided at this question is in regards to your liability when conducting services at other sites.
<b>Q.6 - 9</b>	Tick all boxes in all sections that apply to the services you provide. Include those services that you might only provide occasionally. Be sure to write any services not mentioned in sections 6-8 in the free space at question 9.
<b>Q.10</b>	Please read the information in this question carefully and advise any higher risk activities you undertake. These activities will influence the premium you will pay.
<b>Q.11 - 12</b>	If you provide any type of accommodation services you must enter yes at question 11 and answer all of the sub questions for 11b to 11f. If you provide any playgroups you must enter yes at question 12 and answer all of the sub questions from 12b to 12f. ** Please note these questions do not relate to childcare or crèche services for long or short day care.
<b>Q.13</b>	If your organisations board has the responsibility of auspicing any other group or organisation that is <u>unincorporated</u> you must include their details at this question. While the group or organisation you are auspicing may have sourced their own insurance it is important to identify the groups for your own liability protection. For more information on Auspicing other groups and organisations you may find the following document helpful. <b><i>Your liability policy will not extend to cover other <u>incorporated</u> bodies that you sponsor, host or auspice. An incorporated member requires their own public liability policy</i></b> <a href="https://www.nfplaw.org.au/sites/default/files/media/Auspicing_Guide_CTH.pdf">https://www.nfplaw.org.au/sites/default/files/media/Auspicing_Guide_CTH.pdf</a>
<b>Q.14</b>	This question refers to any person or business that has financial interest in the property you own or lease. In most instances this would be a bank if you have a mortgage on the property or your landlord/local council. <b><i>**When a person's interest is "noted" on a policy, that person or business is not entitled to claim under the policy. The notation simply puts the insurer on notice that someone else has an insurable interest.</i></b>
<b>Q. 15 - 16</b>	Refers to claims that could be made against your organisation where an incident has already occurred. Eg a person has had a fall without notable injury but might later be diagnosed with an illness or injury caused by the fall. If there are incidents that you feel may result in a future claim enter them here.

## Section 4: Association Liability

<b>Q.1 - 3</b>	Self explanatory
<b>Q.4</b>	This question refers to the total amount of fees or income generated by providing professional services as identified in question 5. For example if your organisation provides professional financial advice for a fee this amount is noted at question 4. If you provide medical advice for a fee include that here at question 4. ** This does not include financial or medical assistance provided for free through a funded program such as financial counselling or family planning etc. The question refers to professional advice provided by an appropriately qualified and registered professional for the payment of a fee.
<b>Q.5 - 7</b>	Provide the details for any fee for service activities in the associated boxes.
<b>Q.8 - 12</b>	You should be able to answer yes to all these questions. If you need assistance to develop any of these documents you can find information and templates at <a href="https://communitydoor.org.au/organisational-resources/administration/policies-procedures-and-templates/people-working-in-the">https://communitydoor.org.au/organisational-resources/administration/policies-procedures-and-templates/people-working-in-the</a>
<b>Q.13 - 17</b>	These questions refer to your board, committee and employees and refer to anything that might arise from wrongful acts in the management of your organisation, your employment practices liability and fidelity. These are things like wrongful termination, sexual misconduct, discrimination, theft etc. Please answer each question as they relate to those types of behaviours. For example if you or a board member is aware that an employee or other board member has an existing claim against them or that a claim might be made against them, you should identify that in these questions

## Section 5: Group Personal Accident Policy

<b>Q.1 - 5</b>	Mostly self explanatory – question 3 might include a volunteer undertaking tasks in a garden nursery or if you have a volunteer who mows lawns etc.
<b>Q.6</b>	Most organisations are likely to answer yes. Any person undertaking a placement as part of a TAFE or other training program, a school work experience placement and any other work experience other than regular volunteers should be counted here.
<b>Q.7a-d and 8a-d</b>	This would be all persons from question 6 that only require up to \$100,000 for death and benefits insurance while undertaking their placement.  If you have Work for the Dole, Community Service placements or other placements through Govt. work placement programs they usually require greater coverage. These placement numbers should be included at question 8a – 8d if your records indicate the requirement.
<b>Q.9</b>	Please list any injuries or incidents that will include a future claim that have not been reported to your insurer. This might include where an incident occurred and the indication is that a claim will be made eg for ongoing medical costs or compensation but a claim hasn't yet been made.