

24 January 2023

Attention: All Playgroups

We are pleased to inform you that included in your Playgroup SA Registration, is a premium paid to cover various insurances, including *Public Liability and Accident Insurance for each playgroup member.*

Please be advised that covers are afforded to *Financial / Registered Members of Playgroup Only.* NO COVER under these policies will be afforded to non-financial / registered members.

Some of the insurance benefits that come with Playgroup SA Registration include:

Property Cover: Insurance for Playgroup Equipment & Toys

Public and Products Liability: Insurance for accidents that are due to a Playgroups negligence be that injury to persons or property damage to buildings. Includes cover for events, fundraising, excursions & tenant liability. Without this cover we are unable to get leases of buildings to hold Playgroup.

Personal Accident Cover for all Members of Playgroup and Voluntary Workers: includes limited levels of cover for medical expenses, physio & loss of income for injured party or home help.

We ask all Playgroup attendees and Coordinators to ensure that all registration fees are paid accordingly to ensure all attending parties are covered by insurance. Should an attendee face issues in paying the registration fee, please refer them to Playgroup SA immediately.

It is pertinent to note that the policies provide cover for occurrence or accident arising directly from playgroup activities only. Any activities not approved by Playgroup SA will not be covered such as, but not limited to birthday parties and subletting of playgroup venue(s). Therefore, please check directly with Playgroup SA regarding extra activities.

Thank you & kind regards,

Alison Ivory

Senior Account Manager



CERTIFICATE OF CURRENCY

CERTIFICATE NO. 66283

This certificate confirms that the under mentioned policy is effective in accordance with the details shown.

Name of Insured: **PLAYGROUP SA INC. & AFFILIATED PLAYGROUPS**

Cover: Public Liability: \$20,000,000 any one occurrence
Products Liability: \$20,000,000 any one occurrence and in the aggregate
(For The Business of Playgroup Association & All Associated Playgroup Activities only)

Activity/Business: Playgroup Association & All Associated Playgroup Activities

Excess: As per policy schedule

Period of Insurance: 31/12/2022 to 31/12/2023

Underwriter: Certain Underwriters at Lloyd's

Policy Number: PMEL99/0127394

Counterparties: None

For full terms, conditions and exclusions please refer to Your Policy Wording version Active_Liability_Policy_Wording_07.21.



19/01/2023

DATE

• Melbourne • Sydney • London

Melbourne: 271-273 Wellington Rd, Mulgrave
Locked Bag 6003, Wheelers Hill, VIC 3150
T: +61 (0)3 8562 9100 **F:** +61 (0)3 8562 9111
Claims Hotline: 1300 134 956 (Aust Only)

Sydney: Suite 305, 25 Lime Street, Sydney
PO Box Q896, QVB, NSW 1230
T: +61 (0)2 9268 9100 **F:** +61 (0)2 9268 9111
Email: info@activeuw.com

Activeuw.com



NAME OF PLAYGROUP: _____

NAME OF COORDINATOR: _____

EMAIL ADDRESS: _____

COORDINATOR ADDRESS: _____ SUBURB: _____ PCODE: _____

PHONE NUMBER: _____ DATE & TIME OF INCIDENT: _____

INCIDENT REPORTED TO: _____ DATE & TIME REPORTED: _____

LOCATION OF INCIDENT: _____

NAME OF PERSON MAKING REPORT: _____

PART 1: INJURED PERSON DETAILS

NAME OF INJURED: _____
(surname) (given names)

ADDRESS: _____ SUBURB: _____ PCODE: _____

PHONE NUMBER: (home) _____ (business) _____ (mobile) _____

DATE OF BIRTH: (approx.) ____/____/____ GENDER: MALE FEMALE

DOES CHILD WEAR: GLASSES OTHER IMPAIRMENTS If yes, please provide details _____

PART 2: WITNESS* DETAILS

ATTACH STATEMENTS FOR ADDITIONAL COMMENTS

* Eyewitnesses witnessed the incident; circumstantial witnesses witnessed the events leading up to or following the incident. Additional witnesses' details should be provided on separate attachment.

NAME OF WITNESS OR PARENT/CARER TO ACCIDENT/INCIDENT: _____
(surname) (given names)

MEMBERSHIP NUMBER: _____ RECEIPT NUMBER: _____ DATE JOINED: _____

ADDRESS OF WITNESS: _____ SUBURB: _____ PCODE: _____

PHONE NUMBER: (home) _____ (business) _____ (mobile) _____

TYPE OF WITNESS: EYE WITNESS CIRCUMSTANTIAL WITNESS

RELATIONSHIP TO INJURED PERSON: _____

Playgroup SA Incident Report



PART 3: DETAILS OF THE INCIDENT

PART OF THE BODY INJURED (Place tick in all appropriate boxes)

HEAD & NECK
 SHOULDER
 FEET & TOES

HIP
 KNEE
 OTHER

HANDS/FINGERS
 BACK & TRUNK

EYES OR FACE
 ARMS/WRISTS

PLEASE DESCRIBE NATURE OF INJURY: _____

DESCRIPTION OF INCIDENT (by you or independent witness). Please give a complete summary of the incident:

WAS THE INJURED PERSON TAKEN TO HOSPITAL: YES NO OR TREATMENT BY FIRST AIDER

NAME OF FIRST AIDER / PERSON ATTENDING: _____ CONTACT PHONE: _____

OTHER (please describe): _____

IF THIRD PARTY/CONTRACTOR AT FAULT, THIRD PARTY/CONTRACTOR'S NAME: _____

IF INCIDENT IS RELATED TO FAULTY EQUIPMENT, ETC. COLOUR PHOTOGRAPHS ARE REQUIRED OF THE EQUIPMENT.

SIGNATURE OF PERSON MAKING THIS INCIDENT REPORT _____

NAME OF PERSON MAKING THIS INCIDENT REPORT _____ DATE: _____

SIGNATURE OF PLAYGROUP COORDINATOR (if not listed above as person making report) _____

NAME OF PLAYGROUP COORDINATOR _____ DATE: _____

PLEASE NOTE:

It is important that you keep accurate records of injuries or accidents at Playgroup involving children, adults and/or visitors. As a Coordinator you need to:

- Record incidents immediately (while information is fresh in everyone's minds)
- Forward incident report to Finsura Insurance Broking with copy to Playgroup SA

Send to: Finsura Insurance Broking (Aust) Pty Ltd
PO Box 686, Castle Hill, NSW 1765
Or email to: playgroup@finsura.com.au
Telephone: 1800 252 712 or (02) 9899 2999



Important Information for Playgroup Enrolled Families & Coordinators

FACT 1

All families attending Playgroup must complete a Playgroup SA Enrolment Form at their first visit. Payment of the family enrolment fee is required no later than 30 days after the first visit.

Playgroup allows 3 visits within that first month, those who are unable to pay the enrolment fee within the above time frames can contact Playgroup SA to discuss payment options. Please note, no insurance cover will be in place until payment has been made.

FACT 2

Playgroup SA require all fees to be forwarded to the Playgroup SA office within 10 days of receipt, to ensure a family becomes a full financial enrolment and is covered for insurance purposes.

FACT 3

Playgroups are required to use a Playgroup SA Attendance Record form to record family attendance each week.

BUILDING LEASES AND AGREEMENTS

Have you signed and entered into a lease (or agreement) with your Playgroup venue*?

*Including venue hire for special events

FACT 4

Please forward a copy of any lease (or agreement) to the Playgroup SA office so we can ensure that the documents can be reviewed and approved from an insurance perspective by Finsura, Playgroup SA's insurance broker.

EXCURSION & EVENTS

FACT 5

Extra care must be taken by Playgroups who participate in excursions in or around water. Whilst on such outings, during in-water activities or near the beach or in a park/area with unfenced pond/water features, a ratio of one adult to one child must always be maintained. At all other times, a ratio of one adult to five children must be maintained.

FACT 6

If your Playgroup is holding a special event such as a fun day, open day or fundraiser that is anticipated to attract more than 500 attendees, then an Event Notification form must be completed and sent to Playgroup SA at least two weeks prior to the event. Failure to do so may prevent insurance being provided for your special event. Contact Playgroup SA if you require an Event Notification form.

For all Playgroup insurance queries please contact Playgroup SA:

- Free Call - 1800 171 882
- Email - membership@playgroupsa.com.au

Frequently Asked Questions Important Information for Playgroup Enrolled Families & Coordinators

- 1. Are grandparents covered if they visit Playgroup with their grandchildren?**
Yes, grandparents are covered when visiting with their families. The policy provides indemnity to financial enrolled families which has been extended to grandparents or designated carers.
- 2. Are children covered by insurance if they are playing on equipment after Playgroup hours?**
Children are covered for a short time when playing on equipment after hours while parents are packing up and leaving the premises. Playgroup is not responsible for activity outside Playgroup sessions. Parents allowing their child(ren) to continue playing at the playground outside the Playgroup sessions, do so at their own risk.
- 3. Can someone else take my child to Playgroup and can I take another child to Playgroup for the day and still be covered by insurance?**
Yes. The names of people who are not Playgroup members must be recorded on the Playgroup Attendance Record.
- 4. Are children still covered by insurance if the parent does not attend Playgroup with them. For example, if a friend or relative takes them?**
Yes, your children are covered if someone other than the child's parent brings the child to Playgroup. They are covered as a carer. Children are not permitted to be left at the Playgroup session without their parent or carer in attendance.
- 5. Are my school aged children covered by insurance if they attend Playgroup with me?** Yes, they are covered if it is an occasional visit. Their names must be entered on the Playgroup Attendance Record on the day they visit.
- 6. Am I covered by insurance if I change Playgroups?**
Yes, if you attend a Playgroup that is registered with Playgroup SA and your enrolment is up to date.
- 7. What happens if a new parent comes to Playgroup who is unable or unwilling to pay on the first session?**
Under our current insurance cover, we are able to have families "Come and Try" Playgroup. New parents are eligible for 3 free sessions within 30 days of the first visit. Payment of the enrolment is required no later than 30 days after their first visit to ensure they are covered for insurance purposes. Families must still complete a Family Enrolment Form on their first visit, to be eligible to stay for the full session. This is for insurance purposes and not negotiable.
- 8. If our Playgroup holds a Tupperware party (or other event) during Playgroup hours, is the presenting consultant covered by insurance?**
They are covered by Playgroup insurance if they are injured because of Playgroup negligence. Other than that, they should be covered by their Personal Accident or Public Liability Insurance – of which the Playgroup should obtain and keep a copy for their records prior to the event.
- 9. If our Church runs our Playgroup, can the Church's Public Liability Insurance cover our consultant's insurance?**
Generally, no, the consultant (service provider) is a separate legal entity who will be responsible for his/her own negligent act. Playgroup's Public Liability policy provides indemnity to Playgroup and similarly, Church's Public Liability policy will only cover Church's negligence. If any consultant is not covered by Public Liability insurance, we would suggest hiring someone else, or organise a volunteer. Otherwise, the Playgroup will not have cover in the event of a claim in connection with the activity provided.

Frequently Asked Questions Important Information for Playgroup Enrolled Families & Coordinators

10. Is my Playgroup covered by insurance for any excursions?

All Playgroup families are covered from the place where they arrange to meet on that day to travel to their excursion (even if it is different to their normal Playgroup session time). If a Playgroup Event is likely to attract more than 500 people, a Playgroup Event Notification Form needs to be completed and forwarded to Playgroup SA office at least two weeks prior to the planned Event.

Our insurance company needs to know the type of activities undertaken. As long as the activities are in line with the Playgroup model then generally speaking there will be no issue.

For the venue, there will only be an issue if the lease places certain responsibility on Playgroup. Remember the 1:1 adult child ratio if near water (not negotiable). Otherwise, ratio is 1:5.

Excursion Example

An excursion to the zoo. Arrange to meet at the front gate of the zoo, then Playgroup members are covered from that point until the Playgroup activity is concluded.

11. What type of fundraising activities are allowed?

You need to check with the landlord to ensure fundraising activities are allowed. Most leases do not allow sale of merchandise and do not allow activities where you charge a fee for people to attend.

Check with the providers who are giving the talk or sale to ensure that they carry their own Public/products Liability (PL) insurance and to obtain proof of such insurance to the limit required by lease. If no lease limit, then at least \$20 million for any one occurrence.

Check to ensure no liquor will be allowed at such fundraising events.

If the event will attract more than 500 attendees, the Playgroup Coordinator needs to send an Event Notification Form through to Playgroup SA.

Regardless of the size of the event all third-party suppliers must provide the Playgroup organiser a copy of their Certificate of Currency for \$20 million public and products liability.

The document needs to be on the insurer's paperwork and be titled on the document Certificate of Currency. A copy of their insurance renewal invoice is not acceptable.

12. Are enrolled families covered for Ambulance transport or the "Gap"?

Yes, Ambulance transportation cost is covered. No, cover does not include costs incurred under Medicare or private health funds. It is not possible to claim for the gap between the Medicare rebate and the medical expenses incurred; generally referred to as "Gap".

13. Do I have insurance cover traveling to and from Playgroup?

Yes, they are covered provided they travel direct from the home to playgroup or playgroup to home, without making any stops or deviations in between (e.g. cannot go to the supermarket, or to grandmas on the way).

For all Playgroup Insurance queries, please contact Playgroup SA on Free Call 1800 171 882 or via email membership@playgroupsa.com.au.
Playgroup SA will forward all insurance queries to Finsura.