



Landcare Notes

Insurance for Landcare groups

Insurance has become an essential part of modern life, to protect assets and people.

Landcare groups such as yours are independent bodies and potentially liable for the consequences of their actions, so you need to consider your insurance needs and arrange the appropriate coverage.

This Landcare Note outlines what you need to consider and how to arrange it.

What insurance you need

Your group organises and carries out activities that have potential to damage people and/or property. If you're employing a coordinator, facilitator or other casual staff, you also take on the responsibilities of an employer. If something goes wrong, insurance can act as a financial buffer to the consequences of that misfortune.

Becoming an incorporated association can provide limited protection for you and your members and directors against liability, but it may not protect the group or individual directors if negligence can be proved.

Liability claims can be made against your group because of an accident, property damage, negligence, criminal behaviour, occupational health and safety or employment harm but insurance can be used to cover such liabilities and, in this sense, it is a risk management tool.

However, it's important to remember that insurance does not work to lessen risk. It only offers protection against risks that already exist. There are many steps you can take to reduce the risks associated with the activities you're involved in (see Landcare Note 7.4: Risk Management: Why Worry?).

Insurance types

There are a number of different classes of insurance for you to consider and they can be grouped in terms of their purpose, including Public Liability, Product Liability, Personal Accident, Directors and Officers Liability, and WorkCover.

Public liability

Public liability insurance will cover you for legal liability to a third person for personal injury or property damage caused by, or connected to, your group's activities of the group. An example of this would be a Landcare member accidentally damaging a car while involved in the group's activities.

Product liability

Product liability covers the maker or seller of a product when that product injures someone or damages someone's property. An example of this would be a Landcare group selling a tree planter that malfunctions and injures the user.

Personal accident

Personal accident insurance covers your members, workers and participants for any out-of-pocket expenses they have after an accidental injury, disability or death that occurs while they're involved in activities on your group's behalf. An example of this would be a volunteer falling and injuring themselves while planting trees and then being unable to work for some time as a result.

Directors and officers liability

Directors and officers liability insurance covers your office bearers and committee members against loss, including legal costs, in a situation where they have committed a wrongful act in the running of the organisation including the finances. It protects their personal assets if legal action is taken against the group.



Landcare Notes

WorkCover insurance

WorkCover insurance is workers compensation insurance. If you expect to pay more than \$7500 a financial year in rateable remuneration or you have any apprentices or trainees, you are likely to need Work Cover insurance.

This type of policy ensures that your employees will be financially compensated for lost wages, medical expenses and permanent incapacity if they are injured at work (see WorkSafe Victoria reference, and Landcare Notes: 10.1 Employing Staff; 7.5 Personal Safety, below).

How to arrange insurance

You need to look at the types of activities you're usually involved in and the level of risk associated with each one to match the types of insurance available to cover those risks.

Which insurance company?

You may need to shop around to find the best option. You could talk to other groups who have already done that legwork. Apart from the cost, you should consider aspects such as limitations to the cover, excess payments, and exclusions when comparing policies.

If you need several different types of insurance, try to package them together to save on the total cost.

An organisation that provides cover specifically for Landcare groups is Landcare Victoria Inc. (LVI). This organisation assists Landcare groups to get incorporation and insurance

under their umbrella. Their website address is below.

Once you have decided on a preferred insurer, you may wish to clarify that the insurer is authorised to conduct insurance business by checking the Australian Prudential Regulation Authority website (www.apra.gov.au). Check to see if they are listed in the register.

Further references

Victorian Landcare Gateway:
www.landcarevic.org.au

Landcare coordinators in your region – contact your CMA.

Our Community – *Community Insurance and Risk Management Centre*:
www.ourcommunity.com.au/insurance/insurance_main.jsp

Landcare Victoria Inc:
<https://www.landcarevic.org.au/groups/state/vi/>

WorkSafe Victoria – *WorkCover insurance*:
<https://www.worksafe.vic.gov.au/insurance>

Related Landcare Notes

This Landcare Note is one of a series. These notes provide an excellent guide for the ongoing operation of your group.

Landcare Note 7.4: Risk Management: Why Worry?

Landcare Note 7.5: Personal Safety

Landcare Note 10.1: Employing Staff



Victorian
Landcare
Program

Landcare Notes

Landcare Note 7.3

Acknowledgements

Nicole Blackett – Landcare Note (2000):
Insurance for Landcare Groups.

Compiled by the Port Phillip and Westernport
Catchment Management Authority's Landcare
Support Team

© The State of Victoria Department of Environment, Land, Water and
Planning 2016



This work is licensed under a [Creative Commons Attribution 4.0
International licence](http://creativecommons.org/licenses/by/4.0/). You are free to re-use the work under that licence,
on the condition that you credit the State of Victoria as author. The
licence does not apply to any images, photographs or branding,
including the Victorian Coat of Arms, the Victorian Government logo
and the Department of Environment, Land, Water and Planning
(DELWP) logo. To view a copy of this licence, visit
<http://creativecommons.org/licenses/by/4.0/>

ISBN 978-1-76047-278-8 (pdf/online)

Accessibility

If you would like to receive this publication in an alternative format,
please telephone DELWP Customer Service Centre 136 186, email
landcare@delwp.vic.gov.au via the National Relay Service on 133 677
www.relayservice.com.au

This document is also available on the internet at
www.landcarevic.org.au

Disclaimer

This publication may be of assistance to you but the State of Victoria and
its employees do not guarantee that the publication is without flaw of
any kind or is wholly appropriate for your particular purposes and
therefore disclaims all liability for any error, loss or other consequence
which may arise from you relying on any information in this publication.