

DELWP provides some but not all insurance cover on behalf of committees of management.

Insurance coverage provided by DELWP through VMIA

Chapter 12 of the Committee of Management Guidelines provides detailed information on insurance. Through an arrangement with the Victorian Managed Insurance Agency (VMIA), DELWP takes out the following types of insurance on behalf of committees of management:

- Public and products liability
- Professional indemnity
- Group personal accident (volunteer cover). Note: the Guidelines outline the importance of maintaining a Volunteer Attendance Register to insurance requirements are met, including volunteer name, date and the nature of the activity. Further details about maintaining a Volunteer Attendance Register are included in Chapter 15 of the Guidelines

Other insurance for committees to consider

Chapter 12 of the Guidelines explains other insurance needs, not provided by DELWP, that committees may need to consider, including:

- Building and contents insurance
- Directors and officer's insurance
- Casual hirer's public liability insurance

Insurance requirements for lease or licence holders, contractors and casual hirers

The above DELWP/VMIA insurances do not cover the liabilities of contractors, lease or licence holders, or hirers of the reserve. Therefore, committees need to:

- Ensure that contractors have their own insurance before they carry out work on the reserve
- Check that the public liability insurance required as a condition of the lease or licence holder's contract is sufficient, appropriate and current. Lease and licence holders are also responsible for any insurance to cover any of their property stored on reserve premises
- Check whether hirers of the reserve have adequate public liability insurance (some committees take out a casual hirer's public liability policy to address situations where casual hirers do not have insurance)

Other insurance information including process for claims

The Guidelines provides detailed information regarding processes for insurance claims, including contact details for the DELWP Insurance Team. The team can be reached by email at: risk.audit.insurance@delwp.vic.gov.au.