



Home Education Association, Inc

PO Box 245

Petersham NSW 2049

ABN 98 261 801 288

1300 72 99 91

[contact@hea.edu.au](mailto:contact@hea.edu.au)

[www.hea.edu.au](http://www.hea.edu.au)

## Insurance for Volunteer Event Organisers

This information is provided for HEA members to help understand the sorts of events that can be covered under the HEA's Combined Liability Insurance. Cover is provided for HEA Volunteer Organiser's only. Any organisers *and participating* volunteers running a function are to hold a current WWCC or WWVP relevant to their State or Territory and *submit a copy* of thier registration *documents*. See *table* below for links to relevant authorities for an application to working with children or vuneralbe people check. *All documents are required by the insurer in the event of a claim. Any missing information will void insurnace cover.*

### Conditions that apply to all events:

- Parents are to be in attendance and remain responsible for supervising their children at all times
- Events may have up to *100* students/children participating. Parents do not count in participation numbers
  - Events for more than *100* students can be considered on application.
- *Please allow 3 weeks for processing your application.*
- Activities all require:
  - a signed waiver
  - a safety briefing to be conducted by the Volunteer Organiser before the event starts with time for questions by participants.
- Additionally, some of the activities require third party contractors to run the activity. It is assumed that all contractors have appropriate qualifications and their own insurance. It is the responsibility of the organiser to obtain copies of these *and Working Wtih Children Checks or Working With Vulnerable People clearances and submit with Attendance reocrds.*
- Attendance sheets are required and need to be scanned and uploaded to the HEA within 1 week of the event. *Submission link can be found in this kit in file 3.*
- Risk assessments must be completed prior to all events and should be uploaded to the HEA after your event along with attendance registers
- All information submitted to the HEA regarding events for insurance purposes will be held confidentially in accordance with our Privacy Policy. It may be disclosed to the Insurance broker and/or underwriters on request (this is a condition of cover)



| Covered (Benign)   | Covered with waivers in place + extra conditions may apply  | Not Covered (High Risk) |
|--|---|-------------------------|
| <p>Homeschool Co-op - group based learning workshops/classes led by parents in the areas of:</p> <ul style="list-style-type: none"> <li>English</li> <li>Maths</li> <li>Science</li> <li>History</li> <li>Geography</li> <li>Religion</li> <li>Music</li> <li>Art</li> <li>Drama</li> <li>Dance</li> <li>Civics</li> <li>Health</li> <li>Personal development</li> </ul> | <p>Social outdoor non-contact sports Including:</p> <ul style="list-style-type: none"> <li>Soccer</li> <li>Netball</li> <li>Basketball</li> <li>Tennis</li> <li>Cricket</li> <li>Hockey</li> <li>Volleyball</li> <li>Softball</li> <li>Baseball</li> <li>T-Ball</li> <li>Golf</li> <li>Mini-golf</li> <li>Badminton</li> <li>Austag</li> <li>Touch Football</li> <li>Yoga</li> <li>Tai Chi</li> <li>Lawn Bowling</li> <li>10 Pin Bowling</li> <li>Track and Field (including sports carnivals)</li> <li>Minor Games - (Simple games with few rules, designed to allow students to practise skills in a challenging situation. Things like Stuck in the Mud, Rob the Nest, Duck Duck Goose, <a href="#">Tag games</a>, and <a href="#">many more</a>)</li> </ul> | <p>Playgrounds</p>      |
| <p>Graduation/End of Year Celebration</p>  | <p>Bush foods (3rd party contractor with insurance to run activity)</p>   | <p>Horse Riding</p>     |
| <p>Performances - including watching or performing: singing, musical instruments, drama, poetry reading,</p>   | <p>Gymnastics (3rd party contractor with insurance to run activity)</p>   | <p>Whittling Class</p>  |

| Covered (Benign)  | Covered with waivers in place + extra conditions may apply   | Not Covered (High Risk)  |
|---|--|--|
| dance   |  |  |
| First Lego League   | Bushwalking on designated trails only  | Campfires  |
| Engineering Day   | Bushschool - learning through outdoor exploration  | Competitive sports   |
| Home Education Information Session (for parents)  | Rock Climbing (3rd party contractor with insurance to run activity)  | Contact sports, including Rugby Union/League<br>Wrestling<br>Boxing<br>AFL                             |
| Writing Workshop/class  | Parkour (3rd party contractor with insurance to run activity)  | Ice Skating  |
| Movies - including gathering in a home/attending movie theatre/community screening              | Ninja parc (3rd party contractor with insurance to run activity)   | Surfing/surfing lessons<br><br>Skateboarding   |
| Home Educators Sports - <i>no contact</i>   | Bike Safety Education at a designated facility such as CARES (3rd party contractor with insurance to run activity) | Social swimming - including at public pool, beaches, backyard pool                                     |
| Arts & crafts, including<br>Printmaking<br>Sewing<br>Painting<br>Pottery<br>Drawing<br>Knitting | Indoor non-contact social sports, including:<br>Squash<br>Futsal<br>Basketball<br>Cricket                          | Festival or fair - including attending a community festival or fair or participating as a stall holder |
| Attending museums, art galleries, community exhibitions   | Orienteering (3rd party contractor with insurance to run activity)   | Rollerskating<br><br>Roller blading  |
| Computer  |  | Woodworking  |

| Covered (Benign)   | Covered with waivers in place + extra conditions may apply                              | Not Covered (High Risk)            |
|--|---|------------------------------------|
| Workshop/class   | Carnival  |                                    |
| Science Shows  | Home Educators<br>Swimming Carnival - qualified lifeguard is required                   | Things involving use of hand tools |
| Debating   | Park gatherings for socialising and outdoor play (no playgrounds)                       | Circus Skills                      |
| STEM workshop/class (Science Technology Engineering Maths)         | Gatherings on foreshore (no swimming)   | Camps or Retreats                  |
| Playgroup  | Martial Arts with 3rd party contractor with insurance to run activity                   |                                    |
| Guided Tour of cultural sites/landmarks                            | Archery with 3rd party contractor with insurance to run activity                        |                                    |
| Home educators (parent) meeting                                    | Indoor soccer - a qualified referee is required   |                                    |
| Science labs and workshops   | Swimming lessons - qualified swimming instructor  |                                    |
| Excursion to attend Agricultural Show (eg Royal Easter Show)       | Water sports such as canoeing/kayaking/rowing on flat water with a qualified instructor |                                    |
| Playgroup for disabled homeschool children                         |   |                                    |
| Social/ Families get together, including:<br>Picnic<br>Board games |   |                                    |
| Choir  |   |                                    |
| Nature Study Group   |   |                                    |

| Covered (Benign)   | Covered with waivers in place + extra conditions may apply | Not Covered (High Risk) |
|--|--|-------------------------|
| Lego Robotics  |  |                         |
| Chess Club   |  |                         |
| Dance Group/Bush dance                                     |  |                         |
| Happy When Fit Healthy Schools Program                     |  |                         |
| Ramadan Dinner   |  |                         |
| Sex education  |  |                         |
| First Aid Classes  |  |                         |
| Tour and Role Play at Parliament House                     |  |                         |
| National Park Cultural Tours                               |  |                         |
| Resilience Workshop for Teens and Tweens                   |  |                         |
| Geology excursion with National Parks and Wildlife Service |  |                         |
| State Library Excursion                                    |  |                         |
| Botanical Gardens  |  |                         |
| Multicultural Day  |  |                         |
| Drama group/workshop/class                                 |  |                         |

*Waiver of Liability*

*It is hereby agreed and understood that the Insured ensures that all participants sign a waiver of liability prior to taking part in the activities being organised by the Insured. The waiver of liability must confirm to each participant that:*

- (a) they accept that these activities are dangerous and can result in Injury; and*



- (b) they accept the risks involved and are responsible for their own actions and/or involvement.*
- (c) they are under no obligation to participate or complete the activities if they have concerns about their ability to do so.*
- (d) if anything is unclear to them in the briefing then they will raise their concerns with a member of the Insured's team who is conducting the briefing.*
- (e) to the best of their knowledge, they are physically able to participate in the advertised activities and know of no reason as to why they should not.*
- (f) they give permission for their children to participate in these activities.*
- (g) that all parents remain in attendance as they are primarily responsible for the actions of their child/ren.*

## Working With Children Checks

| State or Territory           | Name of the Check   | Link to Government Screening  | Year of Commencement | Special Completion requirements        |
|------------------------------|---|---|----------------------|--|
| New South Wales              | Working with Children Check   | <a href="#">NSW Office of the Children's Guardian</a>   | 2000                 |  |
| Queensland                   | Blue Card Check / Working with Children Check   | <a href="#">Blue Card Services</a>  | 2001                 | HEA needs to sign the application form |
| Victoria                     | Working with Children Check   | <a href="#">Department of Justice and Regulation, Working with Children Check Unit</a>  | 2006                 |  |
| South Australia              | DCSI Screening / Working with Children Check  | <a href="#">DCSI Screening Unit (Department for Communities and Social Inclusion)</a>   | 2011                 |  |
| Australian Capital Territory | Working With Vulnerable People (WWVP) check   | <a href="https://www.access Canberra.act.gov.au/business-and-work/working-with-vulnerable-people/apply-for-or-renew-a-wwvp-registration">https://www.access Canberra.act.gov.au/business-and-work/working-with-vulnerable-people/apply-for-or-renew-a-wwvp-registration</a> | 2012                 |  |
| Tasmania                     | Registration to Work with Vulnerable People (RWVP) / Working with Children Registration | <a href="#">Department of Justice</a>   | 2014                 |  |
| Western Australia            | Working With Children Check   | <a href="#">WWC Screening Unit (Department for Child Protection and Family Support)</a>   | 2005                 | HEA needs to sign the application form |
| Northern Territory           | Working with Children Clearance / Ochre Card  | <a href="#">Screening Assessment for Employment – Northern Territory (SAFE NT)</a>  | 2010                 |  |