

Playgroup WA

For member playgroups and their families

Insurance frequently asked questions

Straight answers to the questions playgroups ask most about the cover Playgroup WA holds for them.

Insurance information updated for insurances to 31 October 2027.
Arranged through our insurance brokers, Elliott Insurance.
This brochure is general information and is not the policy wording.

Introduction

How Playgroup WA's insurance works for you

Playgroup WA (Inc) negotiates on behalf of playgroups and their families to obtain reasonably priced insurance for you, your child and your playgroup's toys and equipment. The following are some general questions that are often asked. **Any incident that results in injury must be reported to Playgroup WA head office** so it can be handled with the insurer.

Q When am I, and the families attending our playgroup, covered by Playgroup WA's insurance?

Playgroup WA holds a public liability policy that covers third party personal injury or property damage you are legally liable for in connection with playgroup activities, including playgroup related travel. A voluntary workers policy provides accident insurance while you take part in activities or duties as a voluntary worker on behalf of your playgroup, including direct travel. Category 1 is all voluntary workers and registered paying members, including paid carers, grandparents and friends of members, and trial members; Category 2 is their dependent children. Property and contents insurance for your playgroup applies only once you have joined or renewed through **Playgroup WA's online membership system**.

To be covered, all families attending your playgroup must be financial members of Playgroup WA and your playgroup must be registered with Playgroup WA. Please check gently with any family whose membership has lapsed: a family attending who is not a current financial member is not covered by Playgroup WA's insurance until they join or renew.

Q Are visitors covered?

The legal liability of a playgroup towards bona fide visitors as third parties is covered. That does not mean families can keep coming to playgroup indefinitely without taking out membership. Prospective members are provided two free trial sessions and must then take out membership with Playgroup WA to be covered by our insurance.

$20,000,000
Public liability
any one occurrence, nil excess

$75,000
Lump sum benefit, adults
accidental death or permanent disablement

$2,000
Non-Medicare medical
85 per cent of the cost, $20 excess

Q What are the amounts of cover?

The benefits under the voluntary workers policy vary with the injury, the category of the insured person and whether you have private health cover; the main benefits are set out in the Insurance Information brochure. You cannot claim the gap between the Medicare benefit and the doctor's charge. Your playgroup may also have cover for theft of or damage to property and money, broken glass and fixtures, with maximum amounts and excesses that depend on the type of event. If an accident, injury, damage or theft occurs at playgroup, contact Playgroup WA head office immediately.



Sessions and venues

Who and where is covered

Q Our playgroup meets through the school holidays and some people bring their school age children. Are they covered?

Playgroup WA's policy is that playgroup is for children aged 0 to 5. The risk of accident and injury increases with a greater age range and a greater number of children. Your playgroup needs to decide whether to allow older children to attend occasionally and what measures it will take to keep everyone safe, such as a separate play area, separate toys and supervised activities. Do not introduce higher risk activities to occupy older children. The voluntary workers cover extends to all dependent children of registered paying members and trial members.

Q Our home playgroup meets in different members' homes each week. Is that a problem?

You are covered only if the playgroup meets in the home of a current financial member of Playgroup WA; homes of non-members or expired members are not covered for playgroup activities. The session must be a playgroup organised event, not a catch-up between some members. As a parent or carer it is your responsibility to make sure the immediate environment is safe and free from danger for the children.

Q What if non-members use our outdoor or indoor equipment and toys?

It can be difficult to stop third parties using your property, or property you are responsible for. Display prominent notices disclaiming responsibility for injuries to third parties using your equipment or toys, together with any safety information, such as limiting equipment to children over a certain age or size.

Q Are we covered for working bees, extra sessions, fundraising, events or displays?

Yes, as long as it is a recognised, normal playgroup activity that all participants can attend and all proceeds go to the playgroup. If any member is earning personal income they are a contractor and must have their own insurance. If you hire rides or amusements for fun days and picnics, each operator must hold its own public liability insurance and a certificate of currency must be kept on file. You no longer need to complete the Event or Excursion Notification form unless you expect attendance of more than 500, or the event involves water. The form is linked below and is returned to membership@playgroupwa.com.au.

Water activities. For ANY event involving water-based activities, or if you are going to be near water (such as a park with a pond, a beach or a pool), an adult to child ratio of **1:1 must be maintained at ALL times**, and the **Event or Excursion Notification form** must be sent to Playgroup WA head office (membership@playgroupwa.com.au) at least 30 days before the event.

Carers, accidents and claims

When something happens

Q Can family day care providers and paid carers attend our playgroup?

Yes. A family day care provider takes out a family membership in their own name and pays for one family membership. The provider also gives the playgroup the names and ages of the children in their care in the attendance book and the membership system, and gives both Playgroup WA and the playgroup a copy of their family day care registration. The children are then covered as part of the carer's membership.

Q What happens when an accident occurs at playgroup?

Notify Playgroup WA head office immediately and complete an incident form; the form helps your playgroup identify how accidents can be prevented in future and does not itself constitute a claim. Claim forms are available from Playgroup WA head office or from Elliott Insurance. Once completed, submit the form through Playgroup WA head office, which forwards it to Elliott Insurance for lodgement with the insurer.

Excluded activities under the public and products liability policy

The policy contains a broader list of exclusions, but we draw your attention to the following. The policy:

- excludes liability for claims arising from the actions or activities of contractors and subcontractors;
- excludes liability for claims arising from any form of pyrotechnics, activities involving horses (including pony rides), amusement rides and inflatables;
- excludes stallholders' products liability;
- excludes liability arising from the actions or activities of security personnel;
- requires, where an event involves combat sports, that a registered doctor or paramedic attends every event or bout;
- excludes liability arising from the ownership, possession or use of any vehicle by you or on your behalf;
- requires that all elevated staging, seating, scaffolding and temporary buildings are erected and maintained by third party contractors holding at least $10,000,000 of public liability insurance; and
- excludes liability arising from participation in activities involving a **jumping castle, trampoline or ball pit** conducted by or on behalf of the insured.

For the full list of exclusions, or if you are unsure whether an activity or event is covered, contact Playgroup WA head office, which will refer the question to Elliott Insurance for review.

If someone is hurt at playgroup

1. Look after them

Give first aid and call 000 if needed. Make the area safe for the other children.

2. Tell Playgroup WA head office

Phone (08) 9228 8088 the same day and complete the incident form, even for a minor injury.

3. Keep the record

Note who was there, what happened and any photos. Do not admit liability or discuss fault.



Your part

Your responsibilities and lease agreements

Your responsibilities

Insurance can only go so far. Having insurance does not mean you can relax about safety or security. You are responsible for making sure the venue or location for your playgroup is safe and free of risks: check for broken equipment, glass, syringes and scalding hazards regularly, before you let children range freely, at your regular venue and on excursions.

Report every incident and accident that happens at your playgroup. Even if it seems minor at the time, it could become part of an insurance claim later.

Never admit liability. Even if you are convinced an incident was entirely your fault, you may not understand the basis of liability in that situation, and admitting it can damage a later claim.

Lease agreements

Before you sign a lease or agreement with a playgroup venue, make sure you are not taking on more responsibility than your playgroup is insured for. Send the agreement to Playgroup WA head office and Elliott Insurance will vet it before you sign, to make sure it falls within the scope of the insurance provided.

Questions about insurance?

Contact Playgroup WA head office on (08) 9228 8088 or hotline@playgroupwa.com.au. We will ask the insurer for clarification where needed.

Insurance arranged through Elliott Insurance: Angelene Eynon, Senior Account Executive, 1300 635 315, aeynon@elliottinsurance.com.au. Elliott Australia Group Pty Ltd trading as Elliott Insurance, AFSL 418512.

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