

Playgroup WA

For member playgroups and their families

Insurance information 2026/2027

A plain-language summary of the insurance Playgroup WA holds for its member playgroups, the families who attend them and the equipment they own.

Insurances in force 31 October 2026 to 31 October 2027.
Arranged through our insurance brokers, Elliott Insurance.
This brochure is general information and is not the policy wording.

Your insurance for the year ahead

What Playgroup WA holds for you

Playgroup WA (Inc) has renewed its insurance programme for the period **31 October 2026 to 31 October 2027** through our insurance brokers, Elliott Insurance. The covers that protect member playgroups and their families are placed with the following Australian licensed insurers:

Property

Industrial special risks
Miramar Underwriting Agency (Lloyd's of London)

Playgroup equipment, money and glass

Liability

Public and products liability
Sportscover Underwriting Agency (Lloyd's of London)

Injury or damage to others at playgroup activities

People

Voluntary workers personal accident
Blend Insurance Solutions (Allied World)

Volunteers, members and their children

What changed this year

Playgroup WA appointed Elliott Insurance as its insurance broker in October 2026. The covers above have been renewed with the same insurers on the same structure, so nothing changes in how your playgroup is protected. What does change is who you contact: certificates of currency, event notifications, lease reviews and claims now go through Playgroup WA head office to Elliott Insurance, not to Finsura.

General insurance and claims enquiries

Elliott Insurance
Contact: Angelene Eynon, Senior Account Executive
Phone: 1300 635 315
Email: aeynon@elliottinsurance.com.au
Web: elliottinsurance.com.au

Elliott Australia Group Pty Ltd trading as Elliott Insurance, AFSL 418512

Playgroup WA head office

Phone: (08) 9228 8088 or WA callers 1800 171 882
Email: hotline@playgroupwa.com.au
Head office: 1-3 Woodville Lane, North Perth WA 6006
Mail: PO Box 61, North Perth WA 6906

Report every incident to Playgroup WA head office first; we will involve the broker and insurer.

Read this with the policy wordings. This brochure summarises the main policies currently held by Playgroup WA covering family member playgroups and playgroup activities. It is not the policy wording. Where you need to rely on a point of cover, read it in conjunction with the official policy wording, which is available on request, or ask Playgroup WA head office to check with Elliott Insurance.



Property: industrial special risks

This policy insures the contents and equipment owned by Playgroup WA and its member playgroups at the places they are kept and used across Australia. Your playgroup does not need to be listed individually to be covered, but it must be a registered, financial member playgroup.

a) Fire and perils

Loss or damage to playgroup equipment by fire, explosion, earthquake, lightning, storm and tempest, impact by vehicles and malicious damage, among other insured events. **Flood is not insured.** An excess of $1,000 applies to each claim.

b) Burglary and theft

Loss or damage to playgroup equipment, including outdoor equipment, from theft. The policy limits theft at a playgroup location to **$15,000** ($25,000 at Playgroup WA head office). Theft of contents left in the open air is limited to **$5,000**, so store equipment inside a locked building or container wherever you can.

c) Money

Your playgroup's cash or negotiable instruments up to **$5,000** while in transit to and from playgroup, on the premises during session hours, in personal custody or in a locked safe.

d) Glass

All internal and external fixed glass, settled at the replacement value of the broken glass.

e) Shade sails

Playgroup owned shade sails and shade cloth are covered to **$5,000**, at replacement cost while under five years old and on a reducing scale after that.

Money must be banked the next business day.
Never leave cash in a vehicle under any circumstances. Keep money boxes in a locked cabinet or drawer; theft of money in the open air is not covered. Cash must be safeguarded at all times.

Keep an inventory

Keep a list of the equipment your playgroup owns, with receipts where you have them. A claim lodged without proof of ownership is delayed or reduced.

Whose property is it?

Claim only for items your playgroup owns or is responsible for under its lease. Damage to a hall, its fittings or its playground equipment is the landlord's insurance, not yours.

Your level of cover. Member playgroup contents are declared to the insurer at **$20,000** for each incorporated playgroup, **$10,000** for each playgroup meeting in a community facility and **$5,000** for each school-based playgroup, subject to the theft and open-air limits above and the $1,000 excess. Tell Playgroup WA head office if your playgroup's equipment is worth more than this, or when you buy equipment of value, so the declaration stays right.

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People: voluntary workers personal accident

This policy pays set benefits if a person covered by it is injured while taking part in playgroup activities, including direct travel. It covers two categories of people:

Category 1

All voluntary workers and registered paying members, including paid carers, grandparents and friends of members, and trial members, while arranging, running or attending sessions, events, fundraising and working bees.

Category 2

All dependent children of registered paying members and trial members, while attending playgroup sessions and activities.

Summary of benefits

Benefit	Category 1 (adults)	Category 2 (children)
Accidental death	$75,000	$25,000
Permanent disablement (events 2 to 19)	$75,000	$75,000
Non-Medicare medical expenses, 85 per cent, any one injury	up to $2,000, $20 excess	up to $2,000, $20 excess
Weekly benefit for income earners, 85 per cent of income	$500 a week, 104 weeks, 7-day wait	Not included
Domestic help for non-income earners	$500 a week, 104 weeks	Not included
Student tutorial benefit	$250 a week, 52 weeks	Not included
Injury resulting in fractured bones	$3,000	$3,000
Injury resulting in loss or damage to teeth	$1,000	$1,000
Funeral expenses	$5,000	$5,000
Combined aggregate limit, any one event and any one policy period		$1,000,000

Improved this year. The excess on non-Medicare medical expenses has been reduced from $50 to **$20** for each claim. All other benefits are unchanged.

What it does not cover. Costs that attract a Medicare benefit, benefits payable by a private health fund, and the gap between the Medicare rebate and the practitioner's fee.



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Liability: public and products liability

This policy covers the legal liability of Playgroup WA, its member playgroups and their members, including children, for personal injury or property damage to a third party arising from playgroup activities within Australia. The limit is **$20,000,000 any one occurrence**, including member to member, with no excess. Volunteers are included as insureds.

Fun days and special events

Fun days, Christmas parties and similar events endorsed by Playgroup WA are standard playgroup activities and are covered. If you expect an event to attract **more than 500 attendees**, complete the Event or Excursion Notification form (or, for more than one activity, the Event Questionnaire) and a Risk Assessment form and send them to Playgroup WA head office at membership@playgroupwa.com.au no less than **30 days before the event**; head office notifies Elliott Insurance. For larger events Elliott Insurance will confirm with the insurer whether any additional premium applies and let Playgroup WA know before the event.

In or near water

Any outing involving swimming, in-water or near-water activities, such as a beach, swimming pool, river or a park with an open pond, must be notified to Elliott Insurance through Playgroup WA head office using the Event or Excursion Notification form. The insurer must accept the activity before it goes ahead. **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.**

Supervision

All family member playgroups must keep a ratio of at least **one adult to five children** at all times during sessions, events and excursions (1:1 in or near water). Children must be supervised at all times by a responsible adult.

Excluded activities. The policy does not cover liability arising from the use of **jumping castles, trampolines or ball pits** conducted by or on behalf of the insured. It also excludes the activities of contractors and subcontractors, pyrotechnics, horses and pony rides, amusement rides and inflatables, stallholders' products and the use of vehicles.

Hired equipment and contractors

Operators of hired rides and inflatables, and all contractors, suppliers and stallholders, must hold their own public liability insurance of at least **$20,000,000**; obtain a current certificate of currency before the event and keep it on file. For any inflatable the operator's own staff must attend throughout. Playgroups should not buy jumping castles or trampolines; there is no cover if a playgroup owns one.

Leases and venue agreements

The policy does not cover liability you take on under a contract, including a lease or hire agreement. Terms that hold the landlord harmless or release it from liability need the insurer's approval. **Send every lease or venue agreement to Playgroup WA head office for review by Elliott Insurance before you sign it.** That review is from an insurance perspective only. For advice on the lease itself, its term, rent or other obligations, seek your own advice from the relevant agency or adviser.

Important information and special notes

Your responsibilities and how claims work

Safety and the premises

Where safety is at risk because of the condition of the premises or its equipment, tell Playgroup WA immediately and write to the owner describing the problem and asking for it to be fixed. Check your premises regularly.

Fixed playground equipment

Do not erect, maintain or repair playground equipment; that is the venue owner's responsibility. Only qualified and insured tradespeople may maintain equipment a playgroup erected in the past. Member playgroups must not circulate insurance information other than this official brochure.

Responsibility

Parents and carers have a duty of care to everyone at playgroup and are fully responsible for the safety and discipline of their own children and those in their care. Childminding is not part of playgroup. Members are not permitted by law to hit another person's child.

Separate insurance

A playgroup needs its own insurance for events not authorised by Playgroup WA, for non-standard activities the insurer has declined, and for subleasing the venue for parties or private use. Ask Playgroup WA head office; Elliott Insurance can assist you further to arrange separate cover as required.

Personal accident claims

Medical bills that attract a Medicare benefit are not claimable, even where the provider charges above the schedule fee; physiotherapy and dental bills are normally covered after any private health fund benefit.

Public liability claims

Liability claims are strictly negligence based. **Never admit liability** if negligence is alleged after an incident. Make sure every member is showing as joined or renewed in the Playgroup WA membership system, and have an enrolment form or process for your playgroup; a signed enrolment process is good risk management. Report every incident promptly to your playgroup leader and to Playgroup WA head office using the Incident Report form, as soon as reasonably practical.

Property damage claims

Notify any potential loss immediately; delay can prejudice a claim. Complete every section of the claim form and state which payee name should appear on any payment. Report burglary and malicious damage to the police and record the event number. Submit new quotes for replacement items.

How to make a claim. Incident and claim forms are available from Playgroup WA head office. Submit the completed form through Playgroup WA head office, which forwards it to Elliott Insurance for lodgement with the insurer. An incident report is not itself a claim.

Further information. Contact Playgroup WA head office on (08) 9228 8088. For specific insurance information or advice contact Elliott Insurance: Angelene Eynon, 1300 635 315, aeynon@elliottinsurance.com.au. This summary is not the policy wording.