



## **COMMUNITY ENVIRONMENT INSURANCE** **PROGRAM INFORMATION FACT SHEET**

All of the following can be covered by the Community Environment Insurance Program:-

1. Landcare
2. Coast care
3. Bush Regeneration
4. Rivercare
5. River Restoration
6. Catchment Management
7. Bush care
8. Dune Care

***All activities directly or indirectly associated herewith.***

If your Group does not exactly fall into the above, please ring Phil Downs on (02) 8913 1742 or e-mail: [phildowns@austcover.com.au](mailto:phildowns@austcover.com.au) to ascertain if your Group can be covered by the Community Environment Insurance Program.

The Package consists of:-

1. Public/Products Liability Insurance
2. Accident Insurance for Members, Volunteers and Voluntary Workers

Cover under both Policies has been available since 1st April 1997 and to date has been well supported By Groups around Australia.

**The Total Minimum Cost is \$350.00 including stamp duty, GST and professional fees (payable with application), irrespective of length of cover for cover effective 1<sup>st</sup> April 2010 to 1<sup>st</sup> April 2011.**

Upon receipt of a completed application form, acceptance by the Underwriter and premium payment, the Group is immediately added to the master policies and Certificates of Currency are forwarded as proof of cover. The Certificates of Currency can be used for the purposes of complying with Incorporation. The master policy will be forwarded to you either in hard copy or by email where possible



Your Group means:-

- |                             |                            |
|-----------------------------|----------------------------|
| 1. The Management Committee | 2. Full or Part-time Staff |
| 3. Members                  | 4. Volunteers              |
| 5. Voluntary Workers        |                            |

Details of Cover:-

**1. Combined Public/Products Liability**

Limit of Liability	\$10,000,000	any one occurrence and in the Aggregate any one period of Insurance as regard Products.
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(This limit of liability applies separately to each Group Insured under the Policy)

Excess	\$250.00	each admitted loss - Property Damage claims only
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- The Liability Policy is extended to cover use of herbicides, pesticides (including Trailer Mounted Spray Units), and the use of watercraft not exceeding 8 metres in length and Member to member Liability.
- The Liability Policy automatically covers Local Government/Councils anywhere in Australia.
- The Liability Policy is extended to cover Group Activities on private or Government land **but does not indemnify the land owner.**
- The Policy includes cover for “**Fox Shoots**” organised by the group, provided a “fox shoot” form (available from our office) is completed prior to the shoot.
- **\$20,000,000 cover is available on request for an additional minimum cost of \$60**

**2. Voluntary Workers Accident**

**IMPORTANT NOTE: THIS IS NOT WORKER’S COMPENSATION INSURANCE**

**DEFINED EVENTS**

Death
Permanent total disablement
Permanent total loss of sight of both eyes
Permanent total loss of sight of one eye
Permanent total loss of use of two limbs
Permanent total loss of use of one limb

**BENEFITS**

\$100,000
\$100,000
\$100,000
\$50,000
\$100,000
\$75,000



Permanent total loss of hearing in:	
Both ears	\$70,000
One ear	\$35,000
Third degree burns and/or resultant disfigurement received from fire Or chemical reaction which extend to cover more than 40% of the Entire external body	\$50,000
Permanent total loss of four fingers of either hand	\$50,000
Permanent total loss of use of one thumb of either hand:	
Both joints	\$35,000
One joint	\$20,000
Permanent total loss of use of fingers of either hand:	
Three joints	\$10,000
Two joints	\$7,500
One joint	\$5,000
Permanent total loss of use of toes of either foot:	
All - one foot	\$15,000
Great - both joints	\$5,000
Great - one joint	\$3,000
Other than great - each toe	\$1,000
Fractured leg or patella with established non-union	\$10,000
Shortening of leg at least by 5cm	\$7,500
Total disablement	100% of weekly benefit
Partial disablement	25% of weekly benefit
Incidental Expenses	\$5,000 maximum per claim

**Table of Maims – Children under 5 years**

*Refer Below*

<b>A) FUNERAL BENEFITS</b>	<b>\$1,000</b>
Maximum Benefit for any one accident	
<b>B) AMBALANCE BENEFIT</b>	<b>\$1,000</b>
Maximum Benefit for any one accident	
<b>C) DENTAL</b>	<b>\$1,000</b>
(Cover is provided in respect of sound, natural teeth)	
Maximum Benefit for any one occurrence	
<b>D) BROKERN OR FRACTURED BONES</b>	<b>\$1,000</b>
Maximum Benefit for any one accident	
<b>E) BURNS</b>	<b>\$1,000</b>
(And/or disfigurement which extend to cover more than 10% of the entire external body) - Maximum Benefit for any one accident	
<b>F) CUTS/ABRASIONS</b>	<b>\$200</b>
Maximum Benefit for any one accident where medical treatment is required	
<b>G) LOSS OF SIGHT</b>	<b>\$1,000</b>
Maximum Benefit for any one accident	
<b>H) DISABILITY COVER</b>	<b>\$10,000</b>
<b>EXCESS</b>	<b>\$25.00</b>
	Each & every claim SECTION F ONLY



## **Voluntary Workers Accident Continued**

Weekly Benefit - 85% of salary to a maximum of \$750 per week

Excess - 7 days on weekly benefits only  
\$50 Incidental Expenses Only - each and every claim

Incidental Expenses - As a result of an accident this policy is extended to cover Incidental Expenses for an amount up to \$5,000 for any one incident for expenses such as: Dental, Ambulance, Hearing Aid Damage, Accommodation, Child Care Fees, Chiropractic, Clothing, Travel, Optical, Pharmaceutical and Parent Loss of Wages.

We are prohibited by law to cover any expense, which can be claimed from Medicare, or the gap between the Doctor's bill and the Medicare payment. Nor can we pay for pharmaceutical products covered by National Health Legislation or claims covered by the compulsory Third Party Vehicle Insurance.

Benefit Period - 104 weeks

Aggregate Limit of  
Liability - \$5,000,000

Including Accidents as a result of Motorcycling associated with Group Activities.  
The use of underwater breathing equipment associated with Group Activities  
The use of equipment such as chain saws associated with Group Activities

### **Voluntary Workers Accident covers from age Five Years upwards.**

This information is of a general nature only and may not be relevant to your individual circumstances. You should refrain from doing anything in reliance on this information without first obtaining professional advice.

## **Please contact us**

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