



## **Insurances Policy**

*Wonthaggi Neighbourhood Centre at Mitchell House Inc. (WNC) is a non-profit, charitable organisation, based on community development principles, whose purpose it is to:*

- *Provide a safe, welcoming and inclusive environment where people can meet to learn and share ideas, friendship, skills and information and improve social health and well-being.*

*This central and fundamental purpose informs policy development and is reflected in all WNC policy documentation.*

## **Introduction**

Wonthaggi Neighbourhood Centre (WNC) to hold relevant insurances that protect personnel and equipment.

Such cover to include public liability, loss or damage to property, and workers' compensation. Insurances are coordinated by the Treasurer, through the Committee of Management.

As a funded centre the Department of Families, Fairness and Housing (DFFH) funds a suite of insurance products called the Community Service Organisations (CSO) Insurance Program, for all state-funded Neighbourhood Houses. Health and Human Services. WNC is insured by Victorian Managed Insurance Authority:

- Public and Products Liability
- Professional Indemnity
- Directors' and officers' liability
- Entity Fidelity
- Medical Indemnity
- Volunteer caregivers' property
- Personal Accident

It is important to note the Community Service Organisations Insurance Program does not cover things such as buildings, contents, vehicles and cyber.

Appropriate insurance policies need to be organised through appropriate Insurance Companies.

## Implementation

The committee of management of *Wonthaggi Neighbourhood Centre* will review all insurances annually in conjunction with the Treasurer and Centre Manager.

The Treasurer will ensure that WorkCover contributions are made regularly on behalf of each employee, as required under government legislation.

In the case of personal injury, staff involved will immediately notify the Centre Manager who will assist with *WorkCover* procedures, including completion of an *Incident Form*.

All items of a capital nature owned or leased by Wonthaggi Neighbourhood Centre will be insured at replacement value on an annual basis, unless the Committee of Management decides at a meeting that the premium cost of so doing for an item that is owned by the organisation is more than its depreciation value and/or replacement cost.

The Centre Coordinator will notify the police of any behaviour resulting in personal injury and any property losses/damages; they will notify a member of the Executive Committee as soon as possible. The Centre Manager will use their discretion regarding police notification of other incidents, but will advise, with evidence, to the Committee at its next meeting.

In all cases, the Centre Manager will obtain and arrange completion of any Claims Form(s) required by the organisation's insurance company(ies), and forward to the relevant insurance company within the required timeline and advise the Committee of Management.

VMIA does not cover all situations. All external course or activity leaders and service providers not engaged under an employment agreement – and any community groups not under our auspice that use the facilities of Wonthaggi Neighbourhood Centre are required to obtain their own public liability, property loss/damage, and any other relevant insurances, and to provide the Centre Coordinator with documented proof that their public liability insurance is current.

The committee of management should ensure that policies and procedures are in place to guide decisions about when third parties should have their own insurance.

The committee's role is to have oversight of the policies and practices associated with events. This includes understanding the insurance implications for contractors, the public and staff.

## Other

Wonthaggi Neighbourhood Centre aims for all insurance claims to be settled fairly and quickly. The following should be noted:

Loss or damage to equipment/property owned by *Wonthaggi Neighbourhood Centre* that has a replacement or written-down value of less than the policy excess is at the expense of WNC and will not be claimed under an insurance policy.

Loss or damage to equipment/property valued at between \$500 and \$5,000 should be supported by at least two current quotations for repair/replacement.

Advice on losses over \$5,000 should be sought immediately from the Treasurer.