LASA Insurance Package

Frequently Asked Questions

Coverage & Inclusions

What policies are included in the Landcare SA insurance package?

The Landcare SA insurance package includes:

- Association Liability
- Public Liability
- Volunteer / Member Personal Accident

What activities are covered under the insurance package?

The business of the insured is landcare, which principally comprises activities such as monitoring, planning, development, promotion, business administration, communication, demonstration and implementation of improved land, water, vegetation and pest management practices on agricultural land, bushland, waterways and coasts.

The business of landcare includes recruitment, coordination and supervision of volunteers to undertake activities. These volunteers may be members of LASA and its member groups, or people, groups and schools offering voluntary support for landcare activities.

The Landcare Association of SA Inc. (LASA) and its member groups may employ staff, works crews, individuals on work placements, trainees, Centrelink mutual obligation workers, and contractors to organise and implement landcare activities.

LASA advocates on behalf of members for landcare support, funding and improved land, water, vegetation and pest management practices. LASA member groups may advocate on local issues in support of their purposes, but it is not their primary activity.

LASA and its members engage in fundraising activities that may include the production and sale of seeds, plants, foods, arts and crafts, and other items. LASA and all members are not-for-profit organisations, and all revenues earned are used to achieve landcare purposes.

LASA and LASA member groups engage in a wide range of activities, including but not limited to:

On-ground works

- Application of fertilisers and herbicides
- Erosion control
- Stabilising sand dunes
- Exclusion fencing
- Litter removal and environmental clean-ups, including in-water and on-beach

- Planting and revegetation
- Pruning and mulching
- Trail creation and maintenance
- Vegetation management
- Weed control
- Woody weed control
- Equipment hire

Food systems

- Community gardening
- Guided site / paddock / farm tours
- Local food co-operatives and produce sharing
- Making and selling foodstuffs as a fundraising activity
- Soil sampling and assessment

Biodiversity management

- Animal rescue and rehabilitation
- Authorised use of Schedule 7 1080 poison
- Bird watching and counts
- Pest animal management (not including use of firearms)
- Plant propagation and sales
- Production and installation of nesting boxes
- Species identification
- Water quality testing
- Wildlife surveys
- Weather monitoring
- Seed production and collection
- Shallow water swimming and snorkelling
- Drone use (<25kg) for commercial surveying, photography, filming, mapping, and monitoring activities only
- Government-approved biocontrol
- Mapping

Engagement

- Bus trips
- Hiking and camping trips
- Citizen science projects
- Conferences, forums and events
- Demonstrations and site tours
- Displays, stalls and exhibitions

- Land management advice
- Making, selling and distributing recycled products (excluding children's toys)
- Meetings
- School excursions
- Training
- Workshops and field days

Governance and communication

- Business administration and advice
- Fundraising
- Grants administration
- Management and monitoring of projects
- Media liaison
- Policy analysis and advocacy
- Social media

Activities outside the usual scope of the insurance package may only be insurable if reported to LASA in advance, and may require evidence of additional risk management procedures or an insurance extension. Additional costs may apply to secure appropriate cover. Some activities may not be insurable — in that case your group will need to seek cover elsewhere or reconsider conducting the activity.

Is equipment or property covered by the Landcare SA insurance package?

No. If a covered member group owns any equipment or other property — such as real estate or vehicles/trailers — separate insurance coverage must be sought to cover that property.

Are vehicle accidents or damage insured?

No. Vehicles are private assets of members and volunteers and should have their own insurance.

Is bushfire, or unintentional fire, covered by the policy?

No.

A Bushfire Event means any instance of an uncontrollable fire; a fire the subject of firefighting efforts but not yet extinguished; a forest fire, a brush fire, a grass fire, a firestorm; any fire or fire event the subject of an emergency declaration by a governmental authority; or any other series of fires caused by, or contributed to by, the Insured Group, which is predominantly fuelled by trees, grasslands, timber, scrub, brush or any other naturally occurring, native grown or landscaped vegetation.

Where do I find the exclusions in the Landcare SA insurance package?

All exclusions of the policies are shown in the policy schedule, which is sent by Landcare SA to registered covered groups.

Who is Covered?

Are contractors covered by the Landcare SA insurance package?

No. The package does not cover independent contractors or sole traders undertaking work on behalf of the group.

Are volunteers who are not a member of our group covered by the Landcare SA insurance package?

Yes. Any individual undertaking work on behalf of, and under the supervision of, an insured member group is covered by the insurance package — except independent contractors. This includes group members, committee members, employees and non-member volunteers.

The group should undertake a risk assessment, conduct an event or site briefing, and sign volunteers on to an attendance register.

Is there an age limit for volunteers being covered?

No — with conditions. There are no age limits to volunteers being covered, provided the volunteer can take instruction and work interdependently.

Are guest speakers (volunteer or paid) considered as a third party, and therefore not insured?

This depends on how they are treated and documented by the group.

If the guest speaker is there as a voluntary performer and has been formally engaged to speak on behalf of the group, they would be considered a volunteer and would therefore be covered.

If the guest speaker is simply an external person invited to present and is not documented as a volunteer, they would be considered a third party and therefore not covered.

Are overseas volunteers (who don't have Medicare) covered?

Overseas volunteers are covered under the policy as long as the activity takes place in Australia.

However, as they do not have Medicare, their claim limit is lower than it would be for an Australian resident.

Are corporate or business groups covered?

No. Corporate and business group volunteers should be covered under their business's workers compensation.

Events & Activities

Are all-day or multi-day events covered? We're unsure on the number of participants but we might reach over 250 people.

Yes — with review. For large events (250+ total attendees) please contact Landcare SA in advance to review.

“250+ attendees” refers to the total number of participants across the entire event — not the number attending at any one time.

Example scenarios

Multi-day event

If a group is holding an event over 3 consecutive days and expects 200 people to attend per day, the total attendance is 600. This exceeds the 250-person threshold and would require review.

All-day event

If your group runs an all-day event and expects a total of 300 attendees over the course of the day (even if only 100–150 people are present at any one time), this exceeds the 250-person threshold and would require review.

Claims, Costs & Medical

Does our group have to pay an excess?

Landcare SA will pay up to a combined total of $5,000 per year for all groups. Once this limit has been reached, groups are to pay their own excess when opening a claim.

Can insurance pay the Medicare out-of-pocket gap for any treatment?

Under the Medical Act, it is illegal for insurance companies to cover medical items that would — or should — have been covered by Medicare. This means insurers cannot cover Medicare gaps in payments.

Example

If a GP charges $100 for their services and the medical schedule is $75, that leaves a $25 gap, which is uninsurable.

Can insurance pay for any treatment that can be obtained through Medicare?

No. The insurance will not pay for any treatment that can be obtained through Medicare.

Administration & Renewal

What financials does our group need to provide? We work with calendar-year finances — is this acceptable?

The financials required to register for cover under this package are:

- **Overall financials for the past financial year:**
    - Gross revenue
    - Value of assets

    - Total liabilities
- **Estimated financials for the current financial year:**
    - Estimated gross revenue from all sources
    - Broken down into estimated funding and income from all sources

All financials are required on financial years, rather than calendar years.

When do our insurance policies renew?

4:00 pm, 1 November every year.

Do we need to register to renew to remain covered?

Yes. A form will be sent by Landcare SA to groups for updated information a few months before the renewal date.

Legal & Contracts

Can we enter a hold-harmless clause as part of any contracts we sign onto?

Yes and no. It is recommended that covered groups avoid entering contracts with “hold harmless” or “indemnification” clauses.

If such a clause is entered into, please contact Landcare SA — it will need to be referred to Aon to review whether coverage extends appropriately.