



Landcare SA Members Insurance Package – General Overview

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1. Introduction

The Landcare Association of South Australia (LASA) is the peak advocacy and representative body for Landcare in South Australia. LASA has developed the Landcare SA Members Insurance Package (hereafter ‘Insurance Package’) to ensure that LASA Member Groups (hereafter ‘Member Groups’) have equal access to free and comprehensive insurance to carry out their Landcare activities safely.

The Insurance Package provides Member Groups with access to the following insurance policies:

- 1) Association Liability,
- 2) Volunteer Personal Accident, and
- 3) Public Liability.

The Insurance Package is delivered through LASA in partnership with Aon.

If a Member Group requires additional insurances such as Property, Contents (including theft) and Comprehensive Motor, please talk to LASA about organising these separately with Aon.

2. Purpose of this Document

This document outlines the terms and conditions of the Insurance Package, clarifies the conditions of holding a policy under this package and provides directions around making a claim and accessing resources. The intention of this document is to ensure that all Member Groups covered under the Insurance Package are working in a safe and responsible manner. This is not a definitive document and Member Groups are encouraged to familiarise themselves with the Product Disclosure Statement (PDS) for each policy that they hold.

This document will be made publicly available on the LASA website and is to be read, understood and adhered to by all Member Groups.

3. General Information

- 1) To be eligible for coverage under the Insurance Package, each group must be a current financial group member of LASA.
- 2) Membership to LASA does not mean your group is automatically covered under the Insurance Package. This must be arranged and confirmed with LASA separately.
- 3) Information provided by Member Groups to LASA will be treated confidentially in line with the [LASA Privacy Policy](#).
- 4) Providing Member Groups fully comply with the conditions of the insurance package, LASA will cover excess on claims upheld by the insurer up to a combined total of \$5,000 per financial year across all Member Groups. For clarity, this is *not* \$5,000 *per* Member Group.
- 5) Adhering to this policy does not necessarily ensure that any claim made by a Member Group will be upheld by the insurer.
- 6) LASA will only make recommendations regarding risk management and safety for Member Groups. LASA however, holds no responsibility for the actions of Member Groups or the outcome of any potential claim made under the provided insurance policies.
- 7) Outside the information provided in this document and/or that directly advised by the insurer, LASA will not provide specific advice regarding insurance to Member Groups. This advice can be sought from the insurer as facilitated by LASA.
- 8) If a Member Group requires additional insurance policies outside of those listed in the introduction above in order to conduct their Landcare activities in a safe and protected manner, they are invited to contact LASA to discuss these opportunities.

4. General Conditions

All Member Groups must:

- 1) Maintain their LASA financial membership status in order to keep their insurance coverage active and must be financial members at the time of any incident resulting in a claim.
- 2) Advise LASA of any changes to the primary contact details.
- 3) Comply with requests for information from LASA pertaining to their membership or insurance coverage.
- 4) Advise LASA of any activities undertaken outside those listed in [Appendix A](#).
- 5) Advise LASA of planned activities involving burning/fire (unless already indicated in the annual insurance survey). Please refer to Section 5.1 below for more information.

- 6) Advise LASA of planned activities involving use of a firearm (unless already indicated in the annual insurance survey). Please refer to Section 5.2 below for more information.
- 7) Advise LASA of the intention to hold an event with potentially greater than 250 attendees. Please refer to Section 5.4 below for more information.
- 8) Hold the appropriate Responsible Service of Alcohol (RSA) certifications and adhere to liquor licencing laws to hold events where alcohol is being sold other than at a licensed venue.
- 9) Take all reasonable care regarding appropriate risk management (see the Resources and Templates section for assistance), including but not limited to:
 - a) Completing a risk assessment before the commencement of any major events, new activities or works at a new site (see [Appendix B](#) for template if required),
 - b) Appropriate use of personal protective equipment (PPE),
 - c) Ensuring all personnel using firearms, chainsaws, vehicles or other high-risk equipment are appropriately licenced and trained to do so,
 - d) Taking reasonable measures to ensure the security of assets (e.g., installation of locks, motion-sensor lighting etc.),
 - e) Ensure a well-stocked first aid kit is present and available to personnel at all events and activities, and
 - f) Ensure at least one (1) person with current first aid and CPR certification is present at all group events and activities.
- 10) Ensure health and safety obligations are met when conducting activities.
- 11) Comply with the [LASA Membership Policy](#) and any relevant state or federal legislation.
- 12) Take all reasonable care regarding protection of the group against criminal acts, including cybercrime. This includes ensuring that:
 - a) Financial duties are segregated so that no one person can issue and draw cheques, withdraw funds or transfer funds in excess of \$1,000 in value without approval by another person,
 - b) When paying a new supplier, the bank account information is verified prior to initiating any financial transaction, and
 - c) On receipt of an email request to change supplier's bank account details, that a representative from the Member Group contacts the supplier using the pre-existing contact phone number to verify the change.
- 13) Make all reasonable efforts to record attendance and participant details at all Landcare events and maintain records for seven (7) years.
- 14) Obtain written landholder permission for activities and comply with any landholder requirements.
- 15) In the case of an incident, not admit liability or fault, make any offer, promise or payment in respect of any occurrence that may give rise to a claim, and inform LASA as soon as practicably possible.
- 16) Ensure all payment for labour is related to an agreed contract of employment or services.
- 17) Ensure all independent contractors hold separate insurance and are adequately inducted to the work site.
- 18) Refer any volunteers not registered or eligible for Medicare to the insurers prior to cover being provided.
- 19) Avoid entering into contracts with "hold harmless" or "indemnification" clauses. If such a clause is entered into, it must be referred to LASA to ensure that coverage extends appropriately.

- 20) Inform LASA as soon as reasonably practicable of any actual or alleged facts the Member Group knew, or should have reasonably known, might give rise to a claim or an investigation and to provide all relevant information if a claim arises.
- 21) Keep records of all claim-related matters (including of events that might lead to a claim in future) for seven (7) years (see [Appendix C](#) and [Appendix D](#) for templates if required).
- 22) Read and understand the Product Disclosure Statement (PDS) for each policy that they hold.

5. Higher Risk Activities

1) Fire/burning

To be covered for activities involving fire/burning, Member Groups must notify LASA of their intention. Member Groups will be required to provide Aon with additional information about the practices, procedures and risk management in place. Member Groups must wait for confirmation from LASA that their insurance coverage for burning/fire is now active before commencing the activity.

All burning activities undertaken by Member Groups must have landowner approval and an appropriate risk management plan in place prior to undertaking any such activities.

All personnel leading these activities should be adequately trained to do so.

2) Firearms

To be covered for the use of firearms, Member Groups must notify LASA of their intention. Member Groups will be required to provide Aon with additional information about the practices, procedures and risk management in place. Member Groups must wait for confirmation from LASA that their insurance coverage for the use of firearms is now active before commencing the activity.

All personnel using firearms must be appropriately licenced to do so and must provide a copy of this licence to LASA.

Any use of firearms must have landowner approval and appropriate risk management measures in place prior to commencement of the activity.

3) Underground works

All underground works or digging require that Member Groups obtain dial-before-you-dig documentation prior to the commencement of work.

4) Large Events (greater than 250 attendees)

Member Groups must advise LASA of the intention to hold an event with potentially greater than 250 attendees. Member Groups will be required to provide Aon with additional information about the risk management in place. Member Groups must wait for confirmation from LASA that their insurance coverage will extend to this event before the event commences.

6. Making a Claim

- 1) Member Groups must inform LASA as soon as reasonably practicable of any actual or alleged facts the Member Group knew, or should have reasonably known, might give rise to a claim or an investigation and to provide all relevant information if a claim arises.
- 2) Upon confirmation that the Member Group intends to lodge a claim with the insurer, LASA will connect the Member Group with Aon, who will provide the appropriate documents to lodge a claim and progress the process.

- 3) Member Groups must keep records of all claim-related matters (including of events that might lead to a claim in future) for seven (7) years (see [Appendix C](#) and [Appendix D](#) for templates if required).

7. Resources and Templates

Landcare Association of South Australia

- [Appendix B: Risk Assessment Template](#)
- [Appendix C: Record of Health or Safety Issue Template](#)
- [Appendix D: Register of Injuries / Illness Template](#)
- [Landcare in a Box: Policies and Best Practice Protocols](#)

Volunteering Resource Hub (Volunteering Australia)

- [Running the Risk? Risk management tool for Volunteer Involving Organisations](#)
- [A Guide to Work Health and Safety for Volunteer Organisations](#)

Department for Environment and Water, Government of South Australia

- [Hazard Identification and Risk Control Checklist Template – Surveys](#)
- [Hazard Identification Checklist Template – Bush care, weeding, planting and seed collecting](#)
- [Volunteer Attendance Record Template](#)
- [Volunteer Registration Form Template](#)

8. Contact

If you have any questions about your insurance or the contents of the document, please contact the LASA Executive Officer at execofficer@landcaresa.asn.au or 0477 017 325.

Appendix A: List of Approved Activities

ON-GROUND WORKS

- Application of fertilisers and herbicides
- Cool, cultural, educational burning (see Section 5.1) *
- Erosion control
- Stabilising sand dunes
- Exclusion fencing
- Litter removal and environmental clean-ups, including in-water and on-beach installing litter trap
- 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/produce sharing
- Making/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
- Drone use (<25kg) for commercial surveying, photography, filming, mapping, and monitoring activities only
- Government approved biocontrol
- Mapping

- Pest animal management including use of firearms (see Section 5.2) *
- Plant propagation/sales
- Production and installation of nesting boxes
- Seed production and collection
- Shallow water swimming and snorkelling
- Species identification
- Water quality testing
- Weather monitoring
- Wildlife surveys

ENGAGEMENT

- Bus trips
- Hiking and Camping trips
- Citizen science projects
- Workshops/forums/events
- Demonstrations/site tours
- Displays/stalls/exhibitions
- Land management advice
- Making/selling/distributing recycled products (excluding children's toys)
- Meetings
- School excursions
- Training

GOVERNANCE and COMMUNICATION

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

*subject to review and approval from insurers.

Appendix B: Risk Assessment Template

1. Background Information			
Location/Venue:		Date of event/project:	
Brief explanation of project/event:		Name and position of person conducting assessment:	

2. Risk Assessment				
	Identify and List Hazards	List Current Risk Controls	Risk Rating After Controls <i>(identified using the steps below)</i>	List Additional Controls <i>(if any - where current controls are not adequately managing the level of risk)</i>
1				
2				
3				
4				
5				
6				
7				

Add additional rows as required

Step 1. Consequence – Use the definitions below to evaluate the consequences of an incident should it occur and determine the most appropriate descriptor.

Descriptor	Definition
Insignificant	No injury.
Minor	Injury/ill health requiring first aid.
Moderate	Injury/ill health requiring medical attention.
Major	Injury/ill health requiring hospital admission.
Severe	Fatality.

Step 2. Likelihood – Use the definitions below to evaluate the likelihood of an incident occurring and determine the most appropriate descriptor.

Descriptor	Definition
Rare	May occur somewhere, sometime (“once in a lifetime / once in a hundred years”).
Unlikely	May occur somewhere over an extended period of time.
Possible	May occur several times over a period of time.
Likely	May be anticipated multiple times over a period of time. May occur once every few repetitions of the activity or event.
Almost Certain	Prone to occur regularly. It is anticipated for each repetition of the activity or event.

Step 3. Risk Matrix – Using the matrix below and the descriptors determined in Step 1 and 2, calculate the level of risk by finding the intersection between the likelihood and the consequences.

		Consequence				
		Insignificant	Minor	Moderate	Major	Severe
Likelihood	Almost Certain	Medium	High	Extreme	Extreme	Extreme
	Likely	Medium	Medium	High	Extreme	Extreme
	Possible	Low	Medium	Medium	High	Extreme
	Unlikely	Low	Low	Medium	Medium	High
	Rare	Low	Low	Low	Medium	Medium

Step 4. Risk Level/Rating and Actions – Use the risk level determined in Step 3 to identify the appropriate course of action.

Descriptor	Definition
Extreme	Notify Committee Executive and/or Manager immediately. Corrective actions should be taken immediately. Cease associated activity.
High	Notify Committee Executive and/or Manager immediately. Corrective actions should be taken within 48 hours of notification.
Medium	Notify relevant volunteer/s or staff . Relevant volunteer/s or staff are to ensure that corrective action is taken within seven (7) days.
Low	Notify relevant volunteer/s or staff . Relevant volunteer/s or staff are to ensure that corrective action is taken within a reasonable time.

Appendix C: Record of Health or Safety Issue Template

Owners and supervisors are required to use this or similar templates to keep a record of any identified health or safety issues reported by your workers or their elected health and safety representatives. This will help to maintain and improve safety in your workplace by identifying hazards, risks, faulty equipment, unsafe practices etc. If you wish to notify of an incident that occurred under the *Work Health and Safety Act 2012* contact SafeWork SA on 1800 777 209.

Who should use this form?

- Employees
- Management Committee members
- a health and safety committee member (if you have one)
- other people may also use this form to report a work health and safety issue

Organisation/Group Name:

1. Who reported the health or safety issue?	
Time: _____:_____ am/pm	Date: ____/____/____

2. Who was the health and safety issue reported to?	
Time: _____:_____ am/pm	Date: ____/____/____

3. What is the health or safety issue? Location of hazard/risk?

4. What is its priority level? Assess the priority of the health or safety issue by identifying its most likely impact/consequence on workers and the chance of it actually happening.	
Date for remedial action to fix issue:	
4b. What has been done to rectify the health or safety issue?	
Signed: _____	Date: ____/____/____

5. What further action needs to be taken? (e.g., Training, item creating hazard to be removed, manual task changed in a way that it no longer requires lifting, noise assessment, review of safe work procedures, training, etc).

List	Responsibility	Date for completion

Appendix D: Register of Injuries/Illness Template

Member Groups are required to keep a register of injuries and illnesses acquired by volunteers and staff (hereafter 'workers') during the course of their work for the group that is readily accessible to the group's Committee Executive, Manager or similar. The group must keep a record of each notifiable incident for at least seven (7) years from the date notified and provide this information to the Landcare Association of South Australia (LASA) as requested.

Requirements of Injury and Illness Registration

- Groups must keep a **Register of Injuries/Illnesses** for workers to record any on-site injuries or illnesses.
- The register of injuries may be kept in electronic form to ensure that the Committee Executive are able to access the register.
- An injured worker (or someone acting on their behalf) must notify the Committee Executive and LASA in writing, or verbally, of any work-related injury or illness as soon as possible after an injury has happened.
- The Committee Executive and LASA must provide written confirmation to the injured or ill worker that they received this notification.
- The Committee Executive need to provide a signed and dated copy of this entry to the injured or ill worker.

Organisation/Group Name:

Primary Activities:

Injured/ill Worker's Details

First name:		Last name:		Date of birth:	
Email:		Phone number:		Postal address:	

Injury/illness Details

Date of injury/illness:		Time of injury/illness:		am/pm
Nature of injury/illness:				
Bodily location of injury/illness (for illnesses include symptoms):				
Location at time of injury:				
How was the injury/illness sustained (cause of injury/illness):				

Was any plant, equipment, substance or thing involved in the injury/illness? If yes, please provide details:

Witnesses

Were there any witnesses to the injury/illness? If yes, please list name and contact number for each witness:		
Name:		Contact: <input type="text"/>
Name:		Contact: <input type="text"/>
Name:		Contact: <input type="text"/>
Name:		Contact: <input type="text"/>
Name:		Contact: <input type="text"/>

Follow Up

Has the injury/illness been reported to the groups' Committee Executive?	
Has the injury/illness been reported to the Landcare Association of South Australia?	
Was any treatment provided? If yes, please provide details:	
Did the injured worker return to their work for the group immediately following the injury/illness? If yes, please provide details:	

Details of Person Making this Entry

First name:		Last name:	
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Signature:		Date:	
If you are not the injured worker, did you witness the injury/illness?			

TO BE COMPLETED BY COMMITTEE EXECUTIVE

Has an investigation been conducted into the incident? If yes, by whom?	
What controls have been implemented to ensure the incident doesn't happen again:	

Committee Executive Confirmation

I, _____ (print name), of
 _____ (insert group name),

Hereby confirm receipt of this notification.

Signature: _____ Date: _____

Information in Relation to Work Health and Safety Laws

If you are responsible under the Work Health and Safety (WHS) laws for workers other than employees, for example contractors, you may not be required under workers compensation laws to record injuries in your register of injuries. However, you may find it helpful to do so. If you wish to include details of all injuries in the one place you should add space in the template to indicate whether or not the person is an employee for workers compensation purposes.

Additional Resources

The [Return to Work Act \(2014\)](#) (the Act) and associated Return to Work Regulations 2015 (the Regulation) provide a framework for managing workers' compensation and rehabilitation in South Australia.

Further Information

To help identify any risks, hazards, systems or procedures that contributed to the injury/illness and to recommend corrective action to prevent similar incidents, please fill out the **“Incident and near miss investigation form”**. If you wish to notify of an incident that occurred under the *Work Health and Safety Act 2012* contact SafeWork SA on 1800 777 209 or visit www.safework.sa.gov.au.