

Ceneta - Landcare SA Insurance Program Information Sheet

IMPORTANT INFORMATION ABOUT THE SCHEME

- To submit a request for a quote, please follow the link below after reading through this information sheet:
[Landcare Insurance Scheme Application Form](#)
- The Landcare Insurance Scheme renews every year on the 1st of March.
- Landcare SA members may join at any time of the year but please note that pro rata premiums are not available, so the price is the same no matter when you join.
- This is a Master Policy which includes cover for numerous member groups and aggregate limits are shared by all members.
- Premiums for some policies are based on size of groups and limit of liability selected

SCOPE OF INSURANCE:

The scheme is designed specifically for small to medium, not-for-profit Landcare organisations which must fit within the below scope of insurance. If the goals or activities of the organisation do not fit within the below description, this cover may not be suitable and may leave your organisation at risk:

Community Landcare movement that promotes and advocates for natural resource management and ecologically sustainable development across farmland, bushland, parkland, beaches, national parks, rivers, dunes, creeks, Crown land, public land, private land, forests and travelling stock routes. Activities include:

- bush regeneration and weed control
- revegetation
- repairing eroding gullies and stabilising riverbanks
- collecting litter
- creating and repairing walking tracks
- protecting threatened species
- stabilising sand dunes
- working with councils on installing litter traps
- equipment hire
- property ownership
- conducting workshops, field days, site tours and collaborative learning

Ceneta Insurance Services Pty Ltd | ABN: 78 133 436 254

PO BOX 178 Altona North VIC 3025 | Phone 1300 158 911

Authorised Representative No: AR 332815 of PSC Connect Pty Ltd
ABN 23 141 574 914 AFS License No 344648

POLICY FEATURES & BENEFITS:

General Liability Insurance	Voluntary Workers Personal Accident	Association Liability Insurance
<p>Public & Product Liability cover for your group for:</p> <p>(a) Personal Injury (b) Property Damage (c) Advertising Liability</p> <ul style="list-style-type: none"> \$20 million limit for Public Liability (no aggregate), \$20 million in the aggregate for Products Liability only Including member to member liability Why do you need it? Read more... 	<p>Covering death, injury or disability while volunteers are working for your group.</p> <ul style="list-style-type: none"> Capital (Death) Benefits of \$100,000 Weekly Benefit choice of \$1,000/\$1,500/\$2,000 Weekly benefits for age 75+ years \$2m in the aggregate Why do you need it? Read more... 	<p>Protects a community organisation and its Directors, Office Bearers and voluntary workers for liabilities that arise out of the work of the organisation. Includes:</p> <ul style="list-style-type: none"> Directors & Officers Liability Professional indemnity cover Your choice of \$1m, \$2m or \$5m Limit of Liability \$10m in the aggregate Why do you need it? Read more...

AGGREGATE LIMITS OF LIABILITY:

Please note that as the Ceneta Landcare Insurance Scheme insurances are Master Policies, all claims in an insurance period are subject to aggregate limits. This aggregate limit is shared by all insured organisations under the Master Policy.

General Liability	\$20 million limit for Public Liability (no aggregate), \$20 million in the aggregate for Products Liability only
Voluntary Workers	\$2 million in the aggregate
Association Liability	\$10 million in the aggregate

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ADDITIONAL GENERAL LIABILITY EXCLUSIONS:

Additional to the standard exclusions in the General Liability PDS, the following exclusions have been added for the Landcare scheme insurance:

- **Watercraft** - arising from the ownership, maintenance, operation or use by You of any Watercraft, whilst such Watercraft is on, in or under water.
- **Use of Firearms** - arising from the ownership, maintenance, operation or use by You of any fire arms or explosives.
- **Sale or Supply of Goods** - arising from the sale, supply or distribution of any second hand electrical or mechanical equipment; hazardous, flammable or dangerous goods; fireworks, chemicals, weapons, firearms or ammunition; products intended to be used in connection with the navigation, safety or control of vehicles, aircraft or watercraft; products sold in containers exceeding 5 litres or 5kg; power tools, second hand toys, model aircraft or drones; helmets, baby capsules, booster seats or strollers; medicines, potions, oils, fragrances or beauty products; medical equipment; animal feed intended for animals other than domestic pets; uncooked seafood; bicycles, motorised vehicles or motor vehicle parts, self-balancing motorised boards and scooters; cigarettes or cigars of any kind including electronic cigarettes, electronic vaping devices, personal vaporizer, or electronic nicotine delivery system.
All donated products must be inspected to ensure that they comply with all relevant regulations and safety standards and/or recall notices.

ASSOCIATION LIABILITY POLICY REQUIREMENTS:

The Association Liability insurance includes cover for Employment Practices (please note that for the purposes of insurance, Volunteers are regarded the same as Employees) .This cover is conditional on your group having documented policies in place for:

- Equal opportunity
- Anti-sexual harassment
- Discrimination / bullying
- Formal procedures need to be followed for performance management, complaints and termination of employees/volunteers

It is a condition of cover that these policies and procedures are in place within 60 days of policy commencement. If you don't already have these policies in place, here is a link to some helpful guides to create your own policies and procedures if needed: <https://communitydirectors.com.au/tools-resources/policy-bank>

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PRICING:

South Australia 2024			
	PREMIUM*	COVER	GROUP SIZE
GENERAL LIABILITY	\$275.44	\$20 million	
VOLUNTARY WORKERS	\$263.19	\$1000 benefit	Up to 20 staff & volunteers
	\$297.37		Up to 50 staff & volunteers
	\$435.35		Over 50 staff & volunteers
	\$334.13	\$1500 benefit	Up to 20 staff & volunteers
	\$380.28		Up to 50 staff & volunteers
	\$566.54		Over 50 staff & volunteers
	\$344.26	\$2000 benefit	Up to 20 staff & volunteers
	\$392.12		Up to 50 staff & volunteers
	\$585.29		Over 50 staff & volunteers
ASSOCIATION LIABILITY	\$225.34	\$1 million limit	Up to 20 staff & volunteers
	\$243.65		Up to 50 staff & volunteers
	\$445.12		Over 50 staff & volunteers
	\$274.18	\$2 million limit	Up to 20 staff & volunteers
	\$335.23		Up to 50 staff & volunteers
	\$591.64		Over 50 staff & volunteers
	\$323.02	\$5 million limit	Up to 20 staff & volunteers
	\$396.28		Up to 50 staff & volunteers
	\$683.21		Over 50 staff & volunteers

*Premium includes all fees/charges/commission

Voluntary Workers PA: No. of volunteers to be calculated based on the total number of volunteers registered in the previous year or an estimate for the coming year **including** casual volunteers that register for specific day events only.

Association Liability: No. of volunteers to be calculated based on the total number of volunteers registered in the previous year or an estimate for the coming year **excluding** casual volunteers that register for specific day events only.

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