



# THE AUSTRALIAN INSTITUTE OF WELFARE AND COMMUNITY WORKERS INC.

THE ASSOCIATION FOR COMMUNITY SERVICE PROFESSIONALS

## INSURANCE

### PROFESSIONAL INDEMNITY AND PUBLIC LIABILITY INSURANCE FOR MEMBERS

Our Insurance Providers :-

Public Liability - Liberty International Underwriters (to 31/05/11) and

Professional Indemnity - VERO Profin (to 31/05/11). The policies are in the name of the Australian Institute of Welfare and Community Workers Inc. **and Members**. The insurance scheme is managed by Civic Insurance Brokers in Canberra ACT.

**THIS SUMMARY is provided only as a brief guide to members and does not fully represent the policy**, which may be inspected by arrangement at Branch Offices or the AIWCW National Office.

Certificates of Currency of the Policies may be obtained by contacting the AIWCW National Office (preferably by email)

#### A1. COVER

Cover applies to any private person who is a **paid up member** of the AIWCW Inc.. To receive benefit a member must be financial at the time of any claim or incident likely to become a claim. Cover does not extend to volunteers or others working for the member, or to the member's company, organization or partners. Cover does not extend to un-financial members, Affiliates who became members after 1998 or Organisational Members.

#### A2. EXCLUSIONS

Excluded from these policies are claims against the member as a result of any dishonest, fraudulent, criminal or malicious Breach of Duty. Also excluded are those claims arising out of circumstances which were known prior to the member becoming a financial member of the AIWCW.

Other exclusions include:-

- . Molestation or physical or psychological interference with any person;
- . Any property damage committed by clients of the insured;
- . Sporting activities, camping and excursions involving children;
- . Cover where an employer of a member is required to provide indemnity at law for any action of that member;
- . The policy is limited to clerical activities and activities/verbal assistance and advice consistent with the social functioning of individuals, families, social groups and/or larger communities;
- . Acts of terrorism;
- . Fraud and dishonesty.

#### A3. PREMIUMS

The combined premiums for Professional Indemnity and Public Liability are charged in advance to the AIWCW as an annual lump sum. The insurance component in an AIWCW Membership Fee is designed as the member's contribution to the overall policy payment.

**A4. TERRITORIAL LIMIT** Anywhere in Australia (and New Zealand for the Professional Indemnity cover).

### B. PROFESSIONAL INDEMNITY

The basic professional indemnity coverage applies to claims resulting from Breach of Duty in connection with a member undertaking work associated with and being appropriate to the profession of a Welfare Worker. Breach of Duty means that owed in a professional capacity, arising out of any act, error or omission occurring or committed in such professional capacity.

#### B1. Policy Extensions

The policy provisions extend to:-

- |  |                   |
|--|-------------------|
| Libel and Slander  | Loss of Documents |
| Joint Venture Liability                                    | Defence Costs     |
| Insured v. Insured (Liability \$100,000 – Excess \$10,000) |                   |
| Trade Practices Act and Related Legislation                |                   |
| Estates/Legal Reps   |                   |

The retroactive coverage is from 1/1/1969. The Policy pays legal costs and expenses.

#### B2. Limit of Liability

**\$5,000,000** per any one claim and \$20,000,000 in the aggregate. Higher limits may be negotiated by individual members with payment of an additional premium – contact the Brokers.

#### B3. Excess

An excess of \$Nil applies to each and every claim made against a member.

### C. PUBLIC LIABILITY

This is a separate policy, covering compensation for bodily injury to a member of the public and damage to property as a result of an accident and happening in connection with professional practice. The limit of liability is **\$10,000,000**. An excess of \$500 applies for each claim. Higher limits may be negotiated by individual members with payment of an additional premium – contact the Brokers.

### D. CONTACT

**Any incident or situation that is likely to lead to a claim against a Member is to be reported directly to the AIWCW National Office as soon as possible and BEFORE any other action is taken. NO admission of liability or settlement of any claim is to be made without prior consent of the Insurer.**

Further information can be obtained from the

AIWCW Inc. National Office  
PO Box 42  
FLINDERS LANE VIC 8009  
Phone: 03 9654 8287  
Fax: 03 9654 1081  
Email: [info@aiwcw.org.au](mailto:info@aiwcw.org.au)  
Website: [www.aiwcw.org.au](http://www.aiwcw.org.au)

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