



# Our Community Insurance Week 2024

*Community Events:*

*How to Protect Yourself & Your Volunteers*

**AON**

# Acknowledgement of Country

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We begin today by acknowledging the Traditional Custodians of the land on which we all meet today, and pay my respects to their Elders past and present.



# General Advice Warning

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The information provided to you may be general advice. In preparing the information, no account was taken of your own personal objectives, financial situations, or needs.

Accordingly, you should take into account the appropriateness of any general advice or information we have given having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant Product Disclosure Statement before making any decision to acquire that financial product. Please feel free to contact your nearest Aon branch for further information and assistance.

# Aon NFP

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- ⑤ Aon is one of the largest providers of NFP Insurance in Australia with over 40 years experience
- ⑤ NFP specific wording, developed with consultation through Our Community
- ⑤ Dedicated team of brokers to provide technical expertise
- ⑤ Approved as Our Community's preferred broker
- ⑤ More information can be sourced from [aon.com.au/oc](https://aon.com.au/oc)

# What to consider

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- ④ Do you have Risk Management?
- ④ Have you planned correctly?
- ④ Do your Insurances cover the event?
- ④ Are you following government COVID guidelines?

# What is Risk Management?

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- ① A recognised method of injury prevention – its not just insurance.
- ① Risk management guidelines enable organisations to:-
  - Establish the context
  - Identify risks
  - Measure/analyse risks
  - Evaluate risks
- ① Treat risks
  - Avoid the risk
  - Control the risk
  - Transfer the risk (insurance)
  - Finance the risk

# Transfer of Risk

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- ⑤ Each organisation needs to consider it's own insurance needs.
- ⑤ What is your organisation's exposure?
- ⑤ What can your organisation afford to self-insure?
- ⑤ Different policies will cover the transfer of risk you require.
- ⑤ Once you have determined that you are transferring your risk to an insurance policy, you need to consider the different areas for each class of insurance



# Public and Products Liability

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- ① This Policy protects your legal liability to third parties for personal injury or property damage.
- ① Third parties include but not limited to:
  - General public
  - Third party organisations/visitors
  - Third party property
- ① Excludes:
  - All contractors/subcontractors
  - Third party stallholders
  - Participation in sporting activities
  - Activities not advised to Insurer



# Public and Products Liability

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④ It is imperative that you advise the insurers:

- **Not only your core activities but all activities of your organisation**
- Location of event
- Expected number of attendees
- Event History – le have you run the event before?
- Vendors/exhibitors at the event including performers
- Sale of alcohol
- Security
- First Aid officers

# Voluntary Workers Personal Accident

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- ④ Around Australia every State and Territory has legislated to protect paid workers. This legislation does not extend to volunteers.
- ④ This cover is to insure your volunteers whilst carrying out voluntary work on behalf of your organisation.
- ④ Covers volunteers for accidental injury and death only – no sickness cover – as per Table of Benefits
- ④ No deferral period
- ④ No age limit, however, limitations apply
  - Volunteer must be able to take direction and work unsupervised
  - Over 65 years capped at 52 weeks for domestic home help
  - Over 65 years excluded from permanent disability cover, except as per schedule detailed later

# Other Event Covers To Consider

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## **Weather Cancellation**

- ④ If you have concerns that your event could be affected by unpredictable weather conditions, cover can be arranged for the financial loss suffered

## **Cancellation, abandonment or non-appearance**

- ④ If your event was cancelled, abandoned, or high-profile performer/speaker didn't arrive, and you would incur costs – cover can be arranged for the financial loss suffered

## **Equipment Insurance**

- ④ If your event's equipment is damaged in the course of your event, cover can be arranged for equipment in transit, during use and in storage. The policy can cover equipment used for Sound & Lighting, Audio-Visual, Entertainment and Musical Equipment.

# Pre Event Risk Management

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- ④ Check dates and ensure venue/location availability does not clash with other events
- ④ On Road and Road Closure procedures followed where necessary
- ④ Ensure all activities are listed on your Event Permit (if required)
- ④ Ensure any public consultation policies are complied with
- ④ Check that activities and structure comply with relevant legislation and regulations

# Pre Event Risk Management

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- ① Ensure all amusement rides are registered with local authorities
- ① Get proof of insurance from contractors (stall holders, food vendors, ride operators, security, sound & lighting etc.)
- ① Event cancellation procedures in place
- ① Notify Emergency Services of event plans and make arrangements if attendance is required
- ① Appropriate Insurances in place and event declared

# Event Risk Management

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- ④ Ensure plan includes all parties involved
- ④ Key roles and responsibilities clearly assigned
- ④ Assign who is in charge of event and their support people
  - Event Safety Role - Who is in control in event of accident/emergency
- ④ Communication/contact procedures in place
- ④ Event Risk Assessment carried out
- ④ Bump-In Plan (set up)
- ④ Bump-Out Plan (pack up)

# Event Risk Management

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- ④ Accident & Emergency Procedures
- ④ Safety Training completed
- ④ Volunteers briefed and trained
- ④ Structural Inspection/Work Health & Safety Inspection
- ④ Register of all assets maintained



# Disease

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## Health & Safety

- ② Availability of personal protective equipment (PPE) for workforce, volunteers, and contractors.
- ② Training requirements for workforce and volunteers.
- ② Deep clean schedules for venues.
- ② Regularity of cleaning and sanitising operations.
- ② Signage requirements.
- ② Additional hand washing and sanitising facilities for workforce and the public

# COVID

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**Organisations should regularly check for changes in official advice and guidelines from the Australian federal, state and territory governments. This is particularly important as changes to restrictions are occurring intermittently; which has the potential to impact your fundraising events.**

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# QUESTIONS?

# Contact

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