



Insurance for School Councils

Frequently Asked Questions



Contents

General questions	3
Claims.....	5

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VMIA is the Victorian
Government's insurer
and risk adviser

Level 10 South,
161 Collins Street
Melbourne VIC 3000

P (03) 9270 6900
contact@vmia.vic.gov.au

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General questions

What cover is available under VMIA School Councils Insurance?

VMIA School Councils Insurance includes:

- Property insurance for buildings*, playground equipment, shade sails, solar panels, artificial playing surfaces, unregistered vehicles, leased office equipment and portable electronic devices
- Public and products liability for hall hirers and other users of school facilities
- Group personal accident insurance for students
- Motor vehicle insurance
- Contingency cover for staff and volunteer vehicles.

We recommend you review your school's insurance requirements and determine what additional cover is required to meet your school's needs.

* Buildings refers to buildings that are over entitled and/or fully funded by the school Council.

What is the cost?

As the state insurer, VMIA offers premiums that are generally below equivalent commercial market rates. Based on the information provided by School Councils, VMIA has developed broad insurance products that are specifically tailored to meet the needs of School Councils.

VMIA insurance premiums have been calculated based on School Councils insurance information provided to us. For School Councils interested in purchasing new cover, please contact VMIA. Existing schools can log into the VMIA portal and apply for a new policy.

How is VMIA School Councils Insurance different from the coverage provided by the department and the SECS?

While all School Councils are covered by VMIA insurance purchased by the Department of Education and Training (DET), as well as other sources including the School Equipment Coverage Scheme (SECS), some risks that School Councils are exposed to are not adequately covered through existing protections. School Councils may choose to purchase additional cover through VMIA to effectively cover these risks and exposures. The cover available offers School Councils broader insurance at a competitive price. For further information, contact VMIA.

How have you selected the cover you are offering our School Council?

To make the insurance program more sustainable and equitable in the long term, VMIA and the DET have reviewed claims and assets data, levels of coverage and premium levels over the past four years and amended these to ensure greater value for all insured schools.

The cover selected is based on the information you provided to the DET regarding your insurance requirements. Based on the insurance VMIA is offering (refer to the School Councils Insurance Guide), and following a review of your insurance needs, you may wish to modify your cover. Contact VMIA to discuss your requirements or log into the VMIA portal to request changes to your cover.

Do I need School Councils Insurance?

School Councils Insurance is designed to cover risk exposures not currently covered under the department's existing policies. The program covers things such as vehicles, leased equipment, over entitlement facilities, shade sails, vandalism, personal accident cover for students and third-party use of school facilities. We recommend you review your school's current risks and exposures and decide whether additional insurance coverage is required to meet your needs.

My School Council currently doesn't have insurance. Do we need any?

Although the majority of your school's assets are covered by DET's current insurance, due to changing entitlements and assets excluded by DET/VSBA (i.e. fences, playgrounds, shade sails etc.) it's recommended that School Councils take out additional insurance cover to effectively cover risk arising from business activity exposures. We recommend you review your school's insurance requirements to determine what cover is needed. School Councils may also contact the department and VMIA for advice on their risk exposures. Contact us for more information.

How do I arrange our School Council's insurance with VMIA?

The VMIA School Councils Insurance Guide provides details of the types of cover available. If you are interested in taking out insurance cover, please contact VMIA.

How can we receive a Certificate of Currency?

A Certificate of Currency acts as proof of your insurance and will be issued when you take out a policy and at renewal each year. For insurance purchased through VMIA, you can also download a copy of your Certificate of Currency by logging into the VMIA portal.

What's a Premium Renewal Notice?

A Premium Renewal Notice is an invoice which accompanies your policy documents. The invoice is payable 30 days from the date of issue.

We have received our motor renewal invoice and aren't sure which vehicles are covered.

Your motor vehicle insurance renewal, as part of the new School Councils Insurance, has been allocated a premium based on the information you provided to VMIA or the DET. To calculate your premium, we ask for the number of vehicles, the number of buses valued at less than \$50,000, the number of buses valued at greater than \$50,000 and the number of trailers to be insured. The number of each type of vehicle is shown on your policy schedule.

You can log into the VMIA portal at any time to update the number and types of vehicles that you need insured. You can record the make, model and registration number of your vehicles, ensuring that it's easy to keep track of the vehicles covered by your Motor Vehicle Policy with VMIA. If you have any questions contact VMIA.

When do I need to pay my invoice?

Your invoice is due 30 days from the date of issue.

Can VMIA provide risk management advice?

VMIA has many useful risk management resources available on our website, including guides, tools and templates to help you implement and improve your school's risk management practices. Visit www.vmia.vic.gov.au or contact VMIA for help.

Claims

How do I make a claim?

You can lodge claims by logging into the VMIA portal. All claims should be lodged through the portal. If your claim needs to be reviewed by the DET we will send the claim to the DET on your behalf. Lodge a claim to notify the DET and VMIA of any adverse event, such as physical injury, financial loss or property damage, that might give rise to a claim under one of our insurance policies. For motor vehicle accidents involving school owned vehicles, see the claims procedure below.

When should I contact the department regarding an incident or possible claim?

Tell the department as soon as possible in the event of any circumstances or incidents that could give rise to or result in a potential claim. If in doubt, please report it. For motor vehicle accidents involving school council-owned vehicles, see the claims procedure below.

After submitting a claim form, how long will it take for the department to contact me?

You'll be contacted within two business days after submitting a claim.

How do I lodge a claim for a motor vehicle accident involving a school council owned vehicle?

Motor vehicle accident claims involving school council owned vehicles are managed directly through Zurich Insurance on behalf of VMIA. For motor vehicle claims involving school owned vehicles, please log into the VMIA portal, lodge a Motor Vehicle claim and you will be directed to the Zurich website. When making a claim please refer to the master policy number 32VMIA002GFT.

What about urgent building repairs?

Should an event occur causing damage to school buildings where 'make safe' would be required, schools should immediately contact the DET's reinstatement works program on 1300 133 468 or refer to its Emergency and Security Management Guidelines.

What additional information might I need for a claim?

When submitting a claim on our portal you'll need to submit all relevant supporting documentation, to assist with fast tracking your claim. Supporting documentation may include:

Property

- a police report
- two quotations to repair or replace the item
- photos of damaged property
- original invoice or receipt confirming the purchase of the item claimed (where applicable)
- any other relevant documentation.

Public liability

- letter of demand from third party (if applicable)
- photographs of damage (if applicable)
- any other relevant documents.

How do I handle a public liability issue?

The Public Liability Policy will respond in circumstances where the hirer, community group, or market stallholder is alleged to have been at fault in causing personal injury to a third party, or to have been at fault in causing damage to property belonging to a third party. For example: a visitor to a hirer's function trips and falls on a spilt drink and is injured.

The School Council must first:

- take all reasonable steps to prevent or diminish personal injury and/or property damage
- notify the DET as soon as possible of any claim or circumstances likely to give rise to a claim. Attention should also be given to the following matters:
 - do not admit or imply liability
 - under no circumstances attempt to settle a claim, or discuss liability with a third party
 - refer any written and verbal communications with a third party to DET
 - any summons or writ in connection with a loss, damage or an incident should be immediately sent to DET.

Will you need to send an assessor to review property damage?

Depending on the nature, extent and the circumstances of the claim, an assessor may be appointed to help you with the management of the claim and will be in contact with you.

For further information and enquiries

E: contact@vmia.vic.gov.au

T: (03) 9270 6900

W: www.vmia.vic.gov.au