



# School Councils

Insurance guide 2025-2026



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**VMIA is the Victorian  
Government’s insurer  
and risk adviser**

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Insurance Authority



Victorian Managed Insurance Authority (VMIA) acknowledges the Traditional Custodians of the land on which we do business, and we pay our respects to Elders past and present. We acknowledge the important contribution that Aboriginal and Torres Strait Islander peoples make in creating a thriving Victoria.

## About VMIA

Victorian Managed Insurance Authority (VMIA) was established on 1 October 1996 and is the Victorian Government's insurer and risk adviser, covering the people, places and projects that help Victorians thrive.

We work with our clients to prepare for, prevent or reduce the impact of harm, restore services and recover quickly. We also provide advice to improve risk governance and management.

As the state's insurer, VMIA offers insurance products specifically for the public sector, as well as community service organisations who receive government support. VMIA works with the public sector to:

- help establish programs to identify and manage risks
- provide risk management advice and training
- be its insurer or provide insurance services.

Over 5,000 Victorian entities are insured with VMIA.

Our total insurance program covers clients' assets valued at over \$203 billion and protects Victoria's liability exposures. If client losses occur, VMIA manages claims and provides guidance on recovery efforts.

VMIA is a statutory authority whose operations are governed by the Victorian Managed Insurance Authority Act 1996.

## Contact information

### Program information

All enquiries can be directed to [contact@vmia.vic.gov.au](mailto:contact@vmia.vic.gov.au) or call 03 9270 6990.

### Claims information

Login to the VMIA portal to lodge your claim.

<https://portal.vmia.vic.gov.au>

### VMIA's website

Visit [Policies & cover](#)

- download forms
- access risk management tools and templates
- sign up for training and development programs.

### Log into the VMIA portal to:

- request a Certificate of Currency
- view insurance policy wordings
- request changes or updates to your insurance.

### VMIA Portal Help Centre

[VMIA portal help centre](#)

## About School Councils insurance

School Councils play a key role in Victorian government schools and support principals to provide the best possible educational outcomes for students. In carrying out their duties, School Councils are exposed to financial and reputational risks.

While all Victorian government schools are covered by VMIA insurance purchased by the Department of Education (DE), as well as the School Equipment Coverage Scheme (SECS), some risks that School Councils are exposed to may not be adequately covered through existing protections or are excluded (for example, leased equipment, fences, playground shade sails, etc).

School Councils are 'participating bodies' as defined under Section 3 of the VMIA Act 1996, and School Councils requiring insurance cover must insure through VMIA.

VMIA has worked with the DE to develop a range of products to support the insurance needs of School Councils.

VMIA insurance for School Councils:

- offers broad cover at a competitive premium
- delivers uniform policy, terms and conditions
- simplifies administration
- brings School Councils in line with legal requirements under the VMIA Act 1996 and the Financial Management Act 1994 (Ministerial Standing Direction 4.5.5).

This insurance guide is a summary of the various insurance policies available to all School Councils. We recommend you review your school's insurance requirements and determine what additional cover is required to meet your school's needs.

## Insurance cover

School Councils may purchase insurance from VMIA to cover risks and exposures not otherwise covered under the DE's insurance or School Equipment Coverage Scheme (SECS) policies.

VMIA School Councils insurance includes:

- Property insurance for Buildings that are not-entitled and/or over-entitled and/or fully owned by the School Council, playground equipment, unregistered vehicles, leased equipment, shade sails, solar panels, artificial playing surfaces, CCTV, sports equipment, electronic signage, water tanks, air-conditioning, furniture, whitegoods, shipping containers and fencing. Public and Products Liability for hall hirers and other users of school facilities
- Group Personal Accident insurance for students
- Motor Vehicle Fleet insurance
- Motor – Special Contingency Damage (damage/loss occurring in school car park)
- Motor – Loss of No Claim Bonus and Excess Protection
- Travel – cover for excursions and camps where distance exceeds 50km from school's premises.

## Requirements

Under any insurance cover purchased through VMIA, School Councils are required to:

- immediately notify DE of any incident that may give rise to a claim
- not authorise or incur any costs or expenses (including medical or legal) in connection with any claim covered by the policy without receiving VMIA's approval
- not make any admission, offer, settlement, promise or payment in connection with any claim covered by the policy without receiving VMIA's approval
- maintain a register of assets for which the School Council is responsible.

## Risk management

VMIA has several risk management resources available including:

- guides to improve risk management practices
- free risk management workshops, seminars and online learning.

For more information, visit [www.vmia.vic.gov.au](http://www.vmia.vic.gov.au)

# Property

## Situation

Anywhere in Australia including contract sites, where the insured has property or carries on business, has goods or other property stored or being processed, or has work done and elsewhere as provided.

## Limits of liability

Cover is limited in respect of any one loss as set out below:

Buildings <sup>1</sup> , playground equipment, unregistered vehicle, leased equipment and all other contents (not otherwise insured) situated at the school	Up to selected insured limit
Shade sails, solar panels, artificial playing surfaces and fencing	Included in limit of cover
CCTV, sports equipment, electronic signage, water tanks, air-conditioning, furniture, white goods and shipping containers	Included in limit of cover
Money	Up to \$10,000
Glass	Replacement value
Consequential Loss/ Business Interruption	Loss up to \$100,000
Cost of re-writing records	Up to \$10,000
Electronic Equipment, portable equipment, computers telecommunication equipment and peripheral equipment	

<sup>1</sup> Buildings refers to buildings that are not-entitled, over entitled and/or fully owned by the School Council

## Premium options (annual premium inclusive of all charges)

Property values (in total)	Price/Rate \$
Up to \$500,000	Minimum Premium \$2,000
\$500,000 - \$1m	Minimum Premium \$3,250

\* contact VMIA to discuss your requirements if your property value is above \$1m



## Deductibles

The following deductibles apply to each claim or series of claims arising out of any one event for loss or damage to:

Portable electronic equipment	\$250
All other property losses	\$500
Fraud, Dishonesty or Extortion	\$5,000

Note: for claims for accidental loss or damage to portable electronic equipment, the basis of settlement is replacement value or cost of repairs to reinstate, subject to a deduction for depreciation calculated at 25 per cent per annum, effective from each anniversary date of purchase or commencement of lease date.

## Scope of cover

### Section 1 Property Damage

All physical loss, destruction or damage to property not otherwise excluded by the policy. This includes property:

- i. belonging to you (the insured)
- ii. for which you are responsible or have assumed responsibility to insure prior to the occurrence of any damage
- iii. in which you acquire an insurable interest during the period of insurance.

### Section 2 Business interruption

Business Interruption (BI) is designed to insure a loss of income that an organisation suffers after an indemnifiable event. Business interruption cover is designed to protect a business from the potential loss of or reduction of income.

Cover under this section will apply during the period beginning with the occurrence of the damage and ending no later than 36 months after, unless otherwise agreed by VMIA, during which the results of the business shall be affected in consequence of the damage.

### Policy exclusions

There are two types of exclusions in the policy. They are:

- iv. Property exclusions
- v. Perils exclusions.

Generally, they exclude non-fortuitous or foreseeable circumstances and property more appropriately insured under specific policies. Examples of such exclusions include, but are not limited to:

- theft of portable electronic equipment without signs of forced entry to car, home or unattended in the open air
- registered motor vehicles
- jewellery, precious metals, or stones
- wear and tear, gradual deterioration
- error or omission in design.

## Common questions

### What is covered?

The policy covers property owned by the School Council and property for which the School Council is required to insure or has assumed responsibility to insure. This includes cover for buildings<sup>1</sup> and contents against, for example, fire, storm, burglary, vandalism, and accidental damage, as per the terms and conditions of the policy wording.

Cover under this policy includes:

Money	Up to \$10,000
Glass	Replacement value
Business interruption	Up to \$100,000
Cost of re-writing records	Up to \$10,000

### Are school buildings and contents covered under this policy?

Provided the building and contents are not otherwise insured under the Department of Education or School Equipment Coverage Scheme, they are covered under the policy if you have selected property insurance with a level of cover that represents the full replacement value of all property you intend to insure. If you are unsure, please contact the Department of Education at [insurance.enquiries@education.vic.gov.au](mailto:insurance.enquiries@education.vic.gov.au)

### Are leased items covered?

Yes, leased equipment such as photocopiers are covered under the policy where you are responsible to insure them. The items form part of the full value of your assets under the level of insurance cover you have selected.

### Are laptops and portable electronic equipment covered under this policy?

Laptops and portable electronic equipment are covered Australia-wide. However, theft of unattended laptops or portable electronic equipment (including from an unlocked vehicle) is not covered. Please refer to the policy terms and conditions for details.

### Are motor vehicles covered under the policy?

Unregistered vehicles or mobile machinery, such as ride-on mowers located at the school, are covered under the policy, but not while being used on any public road. For motor vehicle insurance, please refer to the Motor Vehicle policy.

### Does the policy provide automatic cover for additional buildings, content and equipment acquired during the period of insurance?

Provided the building and contents are not otherwise insured under the Department of Education or School Equipment Coverage Scheme, the cover is automatic but only up to the insurance value that you have selected. If the inclusion of the value of new buildings, contents or equipment results in the total value of all property being greater than your selected limit, you will need to increase your insurance. Please contact VMIA if a higher level of insurance is required.

### Do I need to advise VMIA what assets I have insured under the policy?

No, you do not need to advise VMIA what assets are insured. However, we require that you maintain a register of assets insured indicating replacement values for all property insured to provide to VMIA on request.

### Is vandalism covered under the policy?

Yes, vandalism is covered under the policy up to the asset value you have chosen to insure. A police report is required to support any claim.

<sup>1</sup> Buildings refers to buildings that are over entitled and/or fully owned by the School Council.



**What about theft of cash such as fundraising money?**

Theft of money from school premises is covered up to \$10,000 in any one claim. Unattended money must be secured in a locked safe to be covered under this policy.

**How do I determine what level of cover my school needs?**

We recommend you review your school's insurance requirements and determine what cover is required to meet your school's needs. Your school's asset register, along with the 'How to select your property insurance' document on the VMIA website, may assist you to select the right cover for your school. Selecting cover that accurately represents the full replacement value of all property you intend to insure will ensure your school is adequately covered. For further information, please contact VMIA or contact the Department of Education at [insurance.enquiries@education.vic.gov.au](mailto:insurance.enquiries@education.vic.gov.au)

**Does the policy cover buildings that are over entitled?**

Yes, if you have selected a property insurance package with a level of cover that represents the full value of all property you intend to insure. Refer all claims for buildings to the Department of Education.

**Do we need to advise VMIA when we purchase or lease new equipment?**

Provided the building and contents are not otherwise insured under the Department of Education or School Equipment Coverage Scheme and the new equipment does not result in a total value of all property insured greater than the asset values insured, you do not need to advise VMIA. However, we require that you maintain a register of assets insured indicating replacement value for all property insured to provide to VMIA on request.

**Is a declaration of assets required?**

Generally, a declaration of assets is not required, however, we require you maintain a register of assets insured indicating replacement value for all property insured to provide to VMIA on request.

**How do I provide our lessor/ financial institution proof of insurance noting their interest?**

Please contact VMIA and provide details of your requirements. VMIA can issue a Certificate of Currency noting the interested party where appropriate.

**Does the policy cover personal property of staff and volunteers?**

Cover is provided for the personal property of school employees and volunteers while on school premises and used for school-approved activities and/or approved by the school principal, subject to the policy terms, conditions, limits and deductibles (excess).

**When does depreciation apply to claims?**

Cover is provided under the policy on a replacement (new for old) or reinstatement (repair) basis. However, for claims for accidental loss or damage to portable electronic equipment, a deduction for depreciation applies, calculated at 25 per cent per annum, effective from each anniversary date of purchase. Such depreciation on portable electronic equipment applies only to claims for accidental loss or damage and not for loss due to fire or other insured perils.

Shade sails older than 10 years are subject to depreciation. Shade Sails purchased more than 15 years ago are subject to 50% depreciation and shade sails purchased between 10 and 15 years ago are subject to 25% depreciation. Please contact VMIA if you would like to obtain details about depreciation levels.

**Is glass breakage covered?**

Yes, for all buildings (over and within entitlement).

# Public and Products Liability for hall hirers and other users of school facilities

## Limits of liability

Public liability – \$20,000,000 any one occurrence.  
Products liability – \$20,000,000 any one occurrence and in the aggregate.  
Subject to any sub-limit(s) of Indemnity specified elsewhere in the policy schedule.

## Scope of cover

Subject to the policy terms and conditions, this policy covers:

Hall hirers' liability	Hall hirers are covered for their legal liabilities for third party injury or property damage arising out of the hire and use of the school facilities.
Community use liability	Covers individuals and unincorporated community groups for legal liabilities for third party personal injury or property damage arising out of the use of school facilities.
Market stall liability (optional coverage)	Covers individuals and unincorporated community groups for their legal liabilities to third parties for personal injury or property damage arising out of the use of school facilities for market stall activities.

## Deductibles (excess)

The following deductibles (excess) apply to each claim or series of claims arising out of any one event for loss or damage to:

Third party property damage	\$1,000
Third party personal injury/other injury	Nil

The hirer/school facility user must bear the first \$1,000 for damage to the property of others. No deductible (excess) is applicable for personal injury to others.

## Premium (annual premium inclusive of all charges)

From	\$387*
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\* Please contact VMIA to discuss your requirements, as premium may vary depending on exposure.

## Common questions

### **What is public and products liability for hall hirers and other users of school facilities?**

This insurance indemnifies a hirer, community group or individuals for claims against them by third parties as a result of negligence in connection with the hire or use of your school facilities. The policy also covers legal liability for personal injury or property damage claims made by third parties arising from the sale of defective goods or products, if they comply with all relevant food safety and health regulations.

### **Who is covered by the policy?**

The policy provides cover to hirers, community groups or individuals who hire or use your school facilities.

### **Is the School Council covered for incidents/accidents causing injury or property loss to members of the public under the policy?**

No. This cover indemnifies hirers and users of the school's premises. Cover for the school's liabilities is provided by the Department of Education.

### **Are goods sold and/or products manufactured by market stall holders covered?**

Personal injury or property damage claims arising from goods sold and/or products manufactured for which the market stall holder is legally liable are covered under the policy where Market Stall Holders coverage option has been selected. Market stall holders selling food must be certified and comply with relevant food safety and health regulations.

### **Does the policy cover school fetes?**

The policy is specifically for hirers, community groups, unincorporated groups or individual people who hire or use your school facilities and do not have their own Public Liability Policy. The school's legal liabilities arising out of fetes and other school managed activities are covered by the Department of Education. For more information, refer to the School Policy and Advisory Guide on the Department of Education website.

### **We regularly hire out our school hall. Who is covered under the policy?**

The policy will indemnify hall hirers, community groups, unincorporated groups, and market stall holders who do not hold their own Public Liability Policy (if coverage option selected) for their legal liability arising out of their use of the facilities. For example, a local drama group hires the school hall to hold a production, and a visitor suffers an injury as a result of an accident involving equipment used by the group.

### **Are incorporated entities covered under the policy?**

No, incorporated entities are not covered under the policy. Cover under community use and market stall liability is restricted to unincorporated groups and individuals only.

School Councils should refer to the School Policy and Advisory Guide on the Department of Education website for more information on incorporated hirers.

### **Can incorporated entities buy market stall liability cover through the School Council?**

No, market stall liability cover is restricted to unincorporated community groups and individuals. Incorporated entities selling products at School Council market stalls must have their own public and products liability insurance with a minimum limit of \$10 million. School Councils should refer to the School Policy and Advisory Guide on the Department of Education website for more information on incorporated hirers.

# Group Personal Accident

## Scope of cover

The GPA policy covers all enrolled students for accidental bodily injury that results in loss of life, permanent or temporary disablement, broken bones, or dental procedures.

Coverage only applies while an insured person is engaged in activities organised or authorised by the school. The coverage extends to include direct uninterrupted travel to and from such activities.

## Insured events, benefits, policy terms and conditions

The policy covers:

Death	\$50,000
Permanent Total Disablement	\$750,000

Full details of benefits are available in the Group Personal Accident policy.

## Territorial limits

Worldwide

## Aggregate limit of liability

\$10,000,000 any one claim or series of claims arising under the policy during any one period of Insurance.

## Deductibles (excess)

Nil deductible (excess)

## Premium (annual premium inclusive of all charges)

\$6.65 per student (whole of school basis only)

## Common questions

### **Are medical costs covered?**

The policy covers non-Medicare medical expenses and excludes any expenses that are subject to either a full or partial rebate from Medicare. For example, we will reimburse ambulance, physiotherapy, and dental expenses for the treatment of the injury to the student as the result of an accident. If the student is covered by private health insurance, we will pay the difference between the expenses incurred and the amount recovered from the private health insurer (excluding Medicare rebate expenses).

### **Does the policy cover students on excursions or school camps?**

Yes, the policy provides cover to students attending any form of organised school activity such as an excursion or camp.

### **Does the policy cover students when overseas?**

Yes, the policy does cover students when travelling overseas as part of the school curriculum. However, we recommend that students also have comprehensive travel insurance as the GPA policy will not provide the extent of cover required whilst travelling overseas. For example, GPA won't cover medical treatment sought for an illness and nor will it cover emergency repatriation, cancellation or loss of baggage which are important when travelling overseas.

If your school requires a Business Travel policy, please go to our Portal.

### **Can I purchase cover for certain students only?**

No, Group Personal Accident cover can only be purchased to provide cover for all students at the school.

# School Travel Cover

## Scope of cover

Cover for students and teachers for medical treatment, emergency medical evacuation, flight cancellation or lost luggage during overseas, interstate and intrastate (beyond 50km) school trips (excursions, camps, study trips).

### Insured events, benefits, policy terms and conditions

The policy covers:

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Personal accident – provides compensation for injury and sickness as per the table of benefits

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Medical expenses incurred following an injury, sickness or disease (for overseas travel only)

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Loss of baggage, travellers' cheques, travel documents, credit cards and money

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Loss of deposits and cancellation charges

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Hire car excess expenses

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Additional expenses from unforeseen circumstances

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Alternative employee expenses if replacement staff are required

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Evacuation cover and personal safety if it's unsafe to remain at the location

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Extra territorial workers' compensation

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Personal liability

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Private travel (maximum 14 days) forming part of a business trip

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Business travel up to 180 days

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Full details of benefits are available in the Travel policy.

### Territorial limits

Worldwide

### Aggregate limit of liability

\$15,000,000 in respect of all claims in any one Period of Insurance, except \$1,000,000 in respect of non-scheduled aircraft or charter flights.

### Deductibles (excess)

Electronic Equipment	\$250
Travellers Cheques, Travel Documents, Credit Cards	\$50

### Premium (inclusive of all charges)

Intrastate \$12.10 per person

Interstate \$36.30 per person

International \$75.75 per person



## Common questions

### What is the difference between interstate and intrastate?

**Interstate** travel involves crossing state or territory borders within a country. In Australia, this means travelling from one state or territory to another.

**Intrastate** travel occurs entirely within the borders of Victoria.

### What if I am travelling to multiple destinations?

If your travel itinerary includes any time spent outside of Victoria, please classify your trip as interstate, and the interstate premiums will apply.

### Am I covered for medical expenses during domestic trips?

No, medical expenses incurred during domestic trips within Australia are not covered under the School Travel Cover. Medicare would provide coverage for medical expenses within Australia. Medical expense coverage is only provided for incidents that occur outside the country of domicile, meaning it applies exclusively to international travel.

### How do I apply for a travel policy?

For detailed instructions on applying for a travel policy for an upcoming trip, please refer to the following link or visit our VMIA Portal Help Centre on our website [www.vmia.vic.gov.au](http://www.vmia.vic.gov.au) : [Apply for a trip](#)

### What to do in a travel emergency?

If you require urgent medical assistance or hospitalisation, help with replacing a lost or stolen passport and/or assistance with arranging an evacuation following a natural disaster, please contact Accident & Health International The **Emergency Assistance Provider**, a 24/7 travel assistance company and emergency hotline

For day to day medical and ancillary services, pay services upfront to the medical provider. Complete the claim form on the VMIA Portal and attach copies of receipts and referral documents and submit.

For hospitalisation, major medical and emergencies contact The **Emergency Assistance Provider** on + 612 8907 5215 (reverse charge)

To ensure immediate assistance, please provide the following details to The **Emergency Assistance Provider**:

- Your contact details
- Name of the organisation, department or agency that you are travelling on behalf of
- Description of the assistance you require.

**Phone:** by reverse charge +61 2 8907 5215

**Email:** [assist@worldtravelprotection.com](mailto:assist@worldtravelprotection.com)

### How do I lodge a travel claim?

For detailed instructions on lodging a claim via the online Portal, please refer to the following link or visit our VMIA Portal Help Centre on our website [www.vmia.vic.gov.au](http://www.vmia.vic.gov.au) [How do I make a claim?](#)

# Motor Vehicle Fleet

## Scope of cover

Physical loss or damage to the interest insured and/or legal liability for third party damage.

### Limits of liability

Own damage – market value

Third party property damage – \$35,000,000 in any one occurrence

### Sub-limits of liability

Subject to any sub-limit(s) of Indemnity specified elsewhere in the policy schedule

### Geographical limits

Anywhere in Australia

### Deductibles (excess)

Windscreen	Nil
All other claims (each occurrence)	\$500

### Premium

Please contact VMIA to discuss your requirements.

### Claims

All claims under this policy are handled by VMIA’s Claims Manager, Zurich Insurance. Information on how to claim is available at [Policies & cover](#).

## Common questions

### What does the policy cover?

This insurance provides cover for loss or damage to insured vehicles and legal liability for damage to third-party property. The policy covers:

- theft, accidental damage or malicious damage to your vehicle
- any legal liability arising from damage to someone else's property caused by your vehicle
- hire costs following an accident or theft of a vehicle
- towing charges for stranded vehicles up to the policy limits
- excess-free windscreen cover.

### What types of vehicles are covered?

Sedans or wagons used by staff, light commercial vehicles used for delivery, trailers (if declared) used for carrying equipment, or heavy commercial vehicles such as buses can all be insured under the policy.

### Do we need to advise you when we get a new vehicle or dispose of an existing vehicle?

Provided a single vehicle is replaced, or a new vehicle added, the replacement or additional vehicle is automatically covered provided that the market value of the new vehicle does not exceed \$250,000.

You will need to advise VMIA of any vehicle with a market value in excess of \$250,000 and we will provide you with written acceptance. If you acquire more than one additional vehicle, please advise VMIA. However, if you are replacing existing vehicles, there is no need to do anything.

### Can other family members and friends drive my vehicle?

Firstly, check that your School Council allows family members and friends to drive insured vehicles. If so, then if they are legally able to do so, they are covered for any damage that they may cause to your vehicle or to third party property.

### What do we do if we have a motor accident?

The driver of the insured vehicle involved in an accident should not admit liability to the third party at the scene, or during any subsequent dialogue with the third party or any other person representing the third party. Legally, you are required to exchange names and addresses and report the accident to the police if any person is injured. Details of how to claim are at [Policies & cover | Victorian Managed Insurance Authority \(vmia.vic.gov.au\)](https://www.vmia.vic.gov.au/Policies%20and%20cover)

### Are trailers covered under the policy?

Yes, however trailers must be registered and declared to VMIA.

# Motor – Special Contingency Damage

## Scope of cover

Covers damage to motor vehicles and motorcycles owned or leased by the Insured Persons while parked in the school car park. The Insured Person is covered for the cost of repairs to damaged vehicles for up to \$5,000 or the market value of the vehicle at the time of loss whichever is the lesser.

## Limits of liability

\$5,000 per vehicle, \$10,000 in the aggregate per event

## Territorial limits

The school's car park/s only

## Deductibles (excess)

\$50 for each and every vehicle.

## Premium

Please contact VMIA to discuss your requirements.

## Common questions

### **What does the policy cover?**

The policy provides cover for damage to vehicles belonging to staff and volunteers including motorcycles while parked in the school's car park only. In the event of an incident, a police report is required to support a claim.

### **What is not covered?**

The policy does not cover any loss of or arising from:

- wear and tear, rust or corrosion, mechanical or electrical breakdowns, or failures to the vehicle
- theft of or from your vehicle
- any consequential loss.

### **Are vehicles owned by volunteers covered?**

Yes, vehicles owned by volunteers are covered under the policy, if the school has declared all car parking bays on the school grounds.

### **What constitutes an act of vandalism under the policy?**

An act of wilful or malicious damage to vehicles parked within the school car park is covered under the policy. A police report is required to support a claim.

### **Do we have to pay a premium for all parking bays on school grounds under the policy?**

Yes, the total number of all parking bays on the school grounds must be declared to VMIA.

# Motor – Loss of No Claim Bonus

## Scope of cover

Damage to private vehicles belonging to the Insured Person due to an accident while the vehicle is being used on the business of the school. Cover is provided for the additional premium imposed as a result of any loss of no claim bonus directly relating to the business use accident at the next renewal of the Insured Person’s motor insurance. Cover is also provided for the amount of deductible (excess) borne by the insured person for repair costs from the accident.

### Limits of liability

\$1,000 any one occurrence

### Geographical limits

Anywhere in Australia

### Deductibles (excess)

Nil deductible (excess)

### Premium (annual premium inclusive of all charges)

On application



## Common questions

### **What does the policy cover?**

The policy covers the additional premium charged as the result of a loss of no claims bonus and the cost of any excess borne by an insured person where their private vehicle is damaged in an accident while being used on the business of the school.

### **If an insured person's vehicle is damaged while on school business, what happens to their no claim bonus?**

We will refund the loss of any excess and cost of a reduction in the no claim bonus where the vehicle has been used for school business purposes. This means that a claim will need to be submitted to the insurer of the privately-owned vehicle first.

### **Does the privately-owned vehicle need to be comprehensively insured?**

Yes, a condition of this policy requires privately owned vehicles to be comprehensively insured. The policy is for loss of no claims bonus and excess reimbursement and does not cover the cost of repairs to the vehicle or damage to third party property.

### **What information does VMIA require for Loss of No Claim Bonus cover?**

VMIA requires specific details regarding each staff member or volunteer who requires cover under the policy. Please contact VMIA to discuss your requirements.

### **Do we need this cover if we have VMIA Motor Vehicle insurance?**

No. VMIA Motor Vehicle insurance includes an extension to cover staff members and volunteers for an additional premium charged by their own insurers in respect of loss of no claim bonus, and a refund of the excess payable, where the staff member or volunteer's vehicle is damaged in an accident while being used on the business of the school.

# Claims

School Councils should notify the DE as soon as possible of any circumstances or incidents that might result in a potential claim.

To avoid prejudice to your organisation's rights under the policy, you should not settle a claim or admit liability without first obtaining written approval to do so.

For more information, please contact [insurance.enquiries@education.vic.gov.au](mailto:insurance.enquiries@education.vic.gov.au)

## Motor vehicle accident claims

To make a motor vehicle accident claim, please log into the VMIA portal and lodge a Motor claim. The claim form in the portal provides details of the claims procedure. All motor vehicle accident claims must be submitted to the VMIA Claims Manager, Zurich Insurance.

## Common questions

### Who do I contact about damage to buildings not covered by VMIA?

- First contact point is the VSBA Makesafe service provider at 1300 133 468

Second contact point is the DE Incident & Security Operations Centre at 1800 126 126

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

In the event of any circumstances or incidents that might result in a potential claim, please advise DE as soon as possible. If in doubt, please report it. For motor vehicle accidents, please download the Zurich Insurance claim form and follow the claims procedure.

### How do I claim for an incident that happened prior to my policy with VMIA?

For any incidents which occurred prior to the start date of your VMIA insurance policies, you need to contact your previous insurance provider. Under the terms of any VMIA insurance policies you may have purchased, only incidents occurring from the start date of your VMIA policy are covered under this policy.

### How do I lodge a claim for a motor vehicle accident?

Motor fleet claims, including all motor accident claims, should be submitted direct to Zurich.

Please use Zurich's VicFleet specific motor vehicle claim form to report all incidents.

If your vehicle requires towing, please call:

Metropolitan Area – 13 11 76

Country Area – 1800 626 860

Or, for claims assistance, call Zurich Claims Team on 1800 626 860 - 24 hours, 7 days a week;

or email [motor.claims@zurich.com.au](mailto:motor.claims@zurich.com.au).

Claims for Motor Special Contingency Damage or Motor - Loss of No Claim Bonus area managed by VMIA and should be submitted via the VMIA portal.

### What about urgent entitlement building repairs?

In the event of damage to school buildings where 'make safe' is required, schools should refer to DE's Emergency Management Guidelines and follow the appropriate process or contact the DE Reinstatement Works Program on 1300 133 468.

If the urgent damages are for an over entitlement building, you need to lodge the claim on the VMIA portal then contact us on 03 9270 6990.

### **What additional information might I need for a claim?**

After submitting a claim form which includes all relevant supporting documentation, we will contact you to confirm the next steps in handling your claim. The following documentation may be requested:

#### 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 stall holder 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 DE as soon as possible of any incident that might result in a potential claim.

Particular 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 DE
- any summons or writ in connection with a loss, damage or an incident should be immediately sent to DE.

### **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 assist you with the management of the claim and will be in contact with the school.