



# Insurance for School Councils

## Frequently Asked Questions



# Contents

General questions .....	3
Claims.....	6

Disclaimer: The information provided in this document is intended to be general advice only.

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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  
E [contact@vmia.vic.gov.au](mailto:contact@vmia.vic.gov.au)  
ABN 39 682 497 841

[vmia.vic.gov.au](http://vmia.vic.gov.au)  
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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.

## 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, furniture and portable electronic devices and other assets not covered by the Victorian School Building Authority
- Public and products liability for hall hirers and other users of school facilities
- Travel insurance for students and teachers whilst on authorised school trips
- Group personal accident insurance for students
- Motor vehicle insurance
- Motor 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 are calculated 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?

VMIA's School Council Insurance Program (SCIP) covers assets and risk exposures that the School Equipment Coverage Scheme (SECS) doesn't provide. The property policy under SCIP provides broad coverage including accidental damage, theft, and malicious damage (refer to SCIP Insurance Guide for full wording) to all applicable property (including portable equipment), leased equipment, and over entitled buildings.

This contrasts with the School Equipment Coverage Scheme (SECS), which is a self-insured scheme managed by the Victorian School Building Authority (VSBA). It covers damage or loss of school-owned equipment due to natural events and criminal acts. SECS covers some school-owned equipment such as computers, photocopiers, mobile phones, video cameras, musical equipment, and books.

### How does VMIA determine SCIP's policy limits and premiums for School Councils?

The covers are selected based on the Department of Education's (DE) understanding of School Councils insurance requirements. To review the policies under the School Council Insurance Program, read the School Councils Insurance Guide. Following a review of your insurance needs, you may wish to modify your cover.

To make the insurance program more sustainable and equitable each year, VMIA and the DE review claims, assets data, levels of coverage and premium levels from the past four years, to determine and ensure greater value for all insured schools.

Contact VMIA to discuss your requirements or log into the VMIA portal to request changes to your cover.

## Do I need School Councils Insurance?

The purpose of the SCIP is to ensure all government schools have sufficient insurance for:

- Buildings, contents, business interruption, glass and money
- Motor vehicles
- Hall hirer and market stall public liability
- Group Personal Accident
- Business Travel

We recommend you review your school's current risks and exposures and decide whether additional insurance coverage is required to meet your School Council's needs.

## What are the property asset limit bands?

After a review conducted by the Department of Education, the asset limit bands have been increased to provide schools with enhanced protection. As a result, the property policy limit bands now start at up to \$500,000

## How do I determine the right level of cover for our property policy?

If you need support in assessing your coverage, you can reach out to the Department of Education via email at [insurance.enquiries@education.vic.gov.au](mailto:insurance.enquiries@education.vic.gov.au).

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

Although the majority of your school's assets are covered by DE's current corporate insurance policies, there are gaps in coverage that could leave the School Council exposed to being uninsured. 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, contact VMIA.

## How can we receive a Certificate of Currency?

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

## How can we receive a copy of a DE Certificate of Currency for Property, Combined Liability or Construction?

You can access these from the Department of Education website on the [Policy Advisory Library \(PAL\)](#) page.

## What's a Premium Renewal Notice?

A Premium Renewal Notice is an invoice which accompanies your renewal policy documents. It shows the premium to be paid. 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 School Councils Insurance, has been allocated a premium based on the information you provided to VMIA. 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 require portal assistance, refer to our [VMIA portal help centre](#). If you have any questions, contact VMIA at [contact@vmia.vic.gov.au](mailto:contact@vmia.vic.gov.au).

## 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](http://www.vmia.vic.gov.au) or contact VMIA for more information.

## What is Group Personal Accident Cover vs School Travel Cover?

Group Personal Accident cover 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. School Travel is 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 such as excursions and camps. Details of scope of cover are found in our School Councils Insurance guide for School Travel cover.

## What is Event cancellation under the Property Policy?

Event cancellation cover is in the event a school event has to be cancelled due to bad weather or unforeseen circumstances. The limit for event cancellation in this instance is a maximum of \$50,000. Any events with a sum insured over \$50,000 will need to be referred. A flat premium of \$250 plus GST and stamp duty per event will apply in the instance where the limit is less than \$50,000.

## What is Intrastate Travel?

Intrastate travel refers to travel that takes place within Victoria and is beyond 50km from school grounds.

## What is Interstate travel?

Any school trip or excursions that cross state or territory borders within Australia.

## What to do in a travel emergency?

If you require urgent medical assistance or hospitalisation, or help with replacing a lost or stolen passport and/or assistance with arranging an evacuation following a natural disaster, please contact 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)

## Medical expenses for medical travel

If an insured person sustains an injury or suffers a sickness and incurs medical expenses while engaged on a journey, VMIA will pay those expenses provided they are incurred outside your country of domicile.

## Claims

### How do I make a claim?

All claims should be lodged through the VMIA portal. If your claim needs to be reviewed by the DE, we will send the claim to DE on your behalf. We recommend lodging a claim notifying any adverse event(s), 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. Refer to the [VMIA portal help centre](#) for assistance. If you require further assistance, contact us on 03 9270 6900.

### 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 process below.

### How long will it take for the department to contact me after submitting a claim in VMIA's Portal?

If the claim falls under SCIP VMIA will review, manage, and contact you within five business days.

If the claim falls under SECS (DE cover) you'll be contacted within two business days after submitting a claim.

If the claim fall under DE's Teachers Notebook Program, please contact DE to lodge 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 login to the VMIA portal, lodge a Motor Vehicle claim and you will be directed to the Zurich website. When making a claim 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 DE's reinstatement works program on 1300 133 468 or refer to DE's 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 DE 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 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 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](mailto:contact@vmia.vic.gov.au)

T: (03) 9270 6900

W: [www.vmia.vic.gov.au](http://www.vmia.vic.gov.au)