



Group Insurance Policy Cover for organisations in the Outback Arts region

General Questions

As an organisation residing in the Outback Arts region* (far west NSW) you have access to group insurance policies through Regional Arts NSW and Finsura Financial Services Group. This means that you have access to specific insurance products/policies which are brokered across a large network of clients working in the arts and cultural sector in regional NSW.

**The Outback Arts region covers the local government areas of Bourke, Brewarrina, Cobar, Coonamble, Walgett, and Warren*

Am I automatically covered if I am a member of Outback Arts?

No, cover is NOT automatic. As a resident organisation of the Outback Arts region you are eligible to join the group policy. Unless you have contacted the Finsura representative, paid an invoice, and been presented with a policy schedule you are not covered under the Group Policy.

What types of insurance are offered through the group policies?

Regional Arts NSW have two group policies which are available for purchase by our members. They are:

- 1) Broadform Liability or 'Public Liability' Insurance
- 2) Voluntary Workers Personal Accident Insurance

What are the advantages of joining a group policy with Regional Arts NSW?

The advantages lie mainly with the buying power of a group. This gives you access to more competitive premium and coverage which is tailored to meet the needs and requirements of the arts and cultural sector.

Are the policies cheaper than other policies?

Regional Arts NSW cannot guarantee that Finsura quotes will be the cheapest but they *are* competitive. It is up to you to seek quotes for comparable policies and make the decision that is best for you. Be aware though that sometimes the difference in a cheaper policy is in the 'fine print' or exclusions! If you do find a more competitive quote for a comparable product please let Outback Arts know so we can follow up with Finsura and Regional Arts NSW.

How do I find out more about the policies?

Contact Finsura on Ph 02 9899 2999 or email Jennifer Tang at jennifert@finsura.com.au

Public Liability Insurance

What is public liability insurance?

Briefly, it provides indemnity to the policyholder in respect of bodily injury or property damage to third party caused by an accident or occurrence in connection with your activities. This is a legal liability policy where negligence must be established in the event of an accident.

There are standard exclusions in the policy; some of which may be removed subject to agreement by insurers upon receipt of satisfactory information & payment of additional premium where applicable. The circumstances of each organisation will determine whether additional coverage will be required.

Voluntary Workers Personal Accident and Injury insurance

What is Voluntary Workers Personal Accident and Injury insurance?

Briefly, this policy provides payment for bodily injury or death of an insured person caused by an accident as defined in the Policy. Cover only applies while the insured person is actually engaged in unpaid voluntary work performed on behalf of the Insured organisation; authorised and under the control of the said organisation.

How many people are covered under the standard group policy for Voluntary Workers Personal Accident and Injury insurance?

The group policy provides cover for up to 15 volunteer workers at any one time. These volunteers can change from activity to activity. I.e. you may have a pool of 50 volunteers you draw from but only 15 at any one time are covered.

Do the volunteers need to be members to be covered under our policy?

In most instances the insured person should be a member of the organisation; however, the policy can be extended to include any person who is deemed a volunteer upon request. For example, children & adults who may participate in workshops run & organised by Regional Arts or its affiliates can be deemed 'volunteer' therefore covered by the Policy. If in doubt, please contact Finsura.

Do the 15 volunteers need to be declared BY NAME before an activity (or at any other time)? And what proof of authorisation (identifying them as an approved volunteer) would the organisation need to provide in the event of a claim?

No names are required at the time of cover.

What if we need more than 15 volunteers to be covered in the policy for our activities?

Each additional lot of 15 volunteers can be covered subject to payment of additional premium to be agreed. So if, for example, you require 25 volunteers to be covered in an event or activity you would need to call Regional Arts NSW office who will liaise with *Finsura* to arrange the purchase of an this additional cover.

Is this purchased on an annual basis or can it be arranged event by event. E.g. the arts council only has one event every year where they would exceed the 15 volunteer maximum...

The additional premium charge is minimal therefore, it may be worthwhile to include cover for the additional number of volunteers on an annual basis.

Can Outback Arts offer advice on the basic types of insurance required for our activities?

Outback Arts is NOT qualified to provide advice on insurance requirements for your activities. It is VITAL that you discuss your organisations specific activities and needs DIRECT with the Insurance broker.

For further info on other Outback Arts services, projects, and products contact

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