

**Insurance – Policy**

GenYZ Mentoring

## Our policy is drawn up after consulting information sourced at ourcommunity.com.au that provides advice and tools for Australia’s not-for-profit community groups.

**Purpose**

## We recognise that insurance is not a substitute for good risk management processes: it is the last resort. We also recognise that no suite of policies and practices can cover every contingency.

## The intention of this policy is to make clear the insurance we need to protect GenYZ Mentoring, all program participants and any third parties involved in or affected by any program activity who might suffer harm or injury.

**Policy**

## In considering insurance needs GenYZ will:

* take great care to provide adequate cover for all foreseeable contingencies while tailoring a package devoid of any cover not relevant to GenYZ Mentoring
* consider these policies:
  + public liability (covering all third parties)
  + personal accident (covering volunteer mentors)
  + workers compensation (covering program staff)
  + directors and officers liability (covering management committee members)
  + property, equipment and building cover
* consider these factors when making decisions about appropriate insurance cover:
  + the extent of cover
  + the amount and extent of any excess
  + any geographical limits
  + any limits on the nature of activities
  + relevant exclusions
* ensure volunteers understand their responsibility to follow all stipulated program guidelines and abide by relevant State and Federal laws whilst involved in mentoring activities
* package policies in order to generate the most cost-efficient cover
* partner with like-minded or similar organisations or programs to generate savings on insurance

## In the event of any incident or accident involving harm or injury to any program participants or third party involved in or affected by a GenYZ program activity the incident will be reported. The following reporting guidelines will be observed:

* The incident report will be written as soon as possible.
* The incident report should:
  + deal only in facts
  + offer no opinions or comments
  + offer no discussion about liability or blame
  + be made known to everyone involved in the incident and the reporting process.
* The insurer will be notified as soon as possible about any actual or potential claim against the program or any program participant(s).

1. A volunteer mentor who transports a young person in their own vehicle must have full comprehensive insurance for their vehicle. In the case of an accident, the volunteer will claim damage to their vehicle through their insurance provider.