

THE AUSTRALIAN INSTITUTE OF WELFARE AND COMMUNITY WORKERS

THE ASSOCIATION FOR COMMUNITY SERVICE PROFESSIONALS

Vic. Reg. A0036440S

ABN 28 696 828 620



INSURANCE

Members of the AIWCW enjoy the benefit of Professional Indemnity and Public Liability insurance automatically.

The two insurance policies cover different aspects of welfare work practice and are often requirements for members looking to contract to government departments or agencies.

NB: It is proposed that our Professional Indemnity and Public Liability insurance coverage will change during this membership year. After this change, it is expected that Full Members will be the only members to receive Professional Indemnity and Public Liability insurance cover as part of their membership. Student Members, Affiliate Members and Organisational Members may not be covered by the Institute's Professional Indemnity and Public Liability insurance policy after this change.

ELIGIBILITY FOR COVER

Insurance cover applies to any private person who is a financial (paid up) member of the AIWCW Inc.

To receive benefit, a member must be financial at the time of any claim or incident likely to become a claim. Cover does not extend to volunteers or others working for the member, or to the members' company or the members business partner. Cover does not extend to un-financial members, Affiliate Members who became members after 1998 or Organisational Members.

Insurance benefits only apply whilst members are engaged in Community and Welfare Work. If you are unsure whether a particular activity or contract constitutes Welfare & Community Work please contact the National Office of AIWCW.

SUMMARY OF COVER

The summary of covers provided below is a brief guide only and does not fully represent the full terms and conditions of the respective policies. Members may request copies of the full policy documents by arrangement at Branch Offices or the AIWCW National Office.

Certificates of Currency may be obtained by contacting the National Office of the AIWCW. Please visit www.aiwcw.org.au/content/contactus.

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Professional Indemnity – Underwritten by VERO Insurance Limited

Limit of Indemnity

\$5,000,000 any one claim, \$20,000,000 in the aggregate.

A policy excess of \$1,000 each claim applies.

Cover

Cover applies to claims resulting from a Professional Wrongful Act in connection with a member undertaking work associated with and being appropriate to the profession of a Welfare Worker.

Professional Wrongful Act is defined as

“an act, error, omission, conduct, misstatement, misleading statement, neglect, defamation, infringement of rights of intellectual property or breach of: duty; trust; contract; warranty of authority; statute or confidentiality, actually or allegedly committed by the Insured in the conduct of the Professional Services, but does not include an Employment Wrongful Act.”

Policy Extensions

The policy provisions extend to cover;

- Libel & Slander
- Joint Venture Liability
- Defence Costs
- Estates & Legal Representatives

Public Liability – Underwritten by Liberty International Underwriters

Limit of Indemnity

\$10,000,000 any one claim.

An excess of \$500 each claim applies.

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Cover

Cover applies to acts of negligence committed by members which result in injury to third parties and/or property damage.

Because cover is automatically granted to members, the extent of Liability cover offered is restricted to the following member activities:

- The provision of verbal comfort support and advice.
- Tenant Liability for rented premises no larger than 100 square meters in area.

Members ARE NOT covered for arranging excursions, camping trips and outdoor activities for anyone and, in particular, not for children.

MEMBER RESPONSIBILITIES

Members of the AIWCW have a contractual duty with their Insurers to report any claim, or any incident that has the potential to evolve into a claim, as soon as possible.

Claim or incident enquiries should be disclosed to Civic Insurance Brokers in the first instance:

David McAlary

Civic Insurance Brokers

PH: 02 (6262 6115)

davidm@civicingurance.com.au

**Contact
US**

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