

OSHC Insurance Policy

Policy Statement & Commitments

The Brunswick East Primary School Outside School Hours Care (BEPS OSHC) Service Sub-Committee of Management, under the auspices of the School Council will ensure that necessary insurance is sufficient to cover the needs of the service, in line with state and Commonwealth legislation.

BEPS OSHC maintains records of attendance and to satisfy insurance, public liability and workers compensation obligations, as well as protection against possible future legal action by parents and families.

The service's insurances will be inclusive of all staff, student and volunteers.

The School Council is committed to ensuring that:

- commencement and payment of all relevant insurances is undertaken
- allocations will be made in the budget for all relevant insurances
- insurance will be paid on time.

Procedures

BEPS OSHC maintains workers compensation, public liability and other types of insurance, and can provide a copy of any such policy and certificate of currency when asked.

The following insurances provide policy and protection to the BEPS OSHC Service under the auspices of Brunswick East Primary School.

Type	Details
Public Liability	<p>The Victorian Government Department of Education and Training's public liability insurance provides total cover of \$750 million and has a \$5 million self-insured retention with claims under that covered by the department.</p> <p>Brunswick East Primary School has the Certificate of Currency to provide evidence of the department's public liability insurance, held by the School Council.</p>
Building and Contents	<p>The Victorian Government Department of Education and Training's public liability insurance provides building insurance consisting of catastrophe property insurances for losses over \$3 million up to \$1,500,000,000 for any one event; insurance through the Reinstatement Program for losses below \$3 million due to all major perils including fire, flood and storm damage. The program provides for reinstatement and/or replacement, initial clean-up costs,</p>

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	any temporary building replacement, and replacement or reinstatement of furniture and fittings and other standard facilities.
Workcover	<p>By law, employers of workers in Victoria are generally required to obtain and keep in force a WorkSafe insurance policy. The policy sets out the terms and conditions and is issued by WorkSafe Victoria in accordance with Victorian Workcover insurance laws.</p> <p>WorkSafe insurance covers employees and also volunteers who are engaged in 'school work' as defined in the <i>Education and Training Reform Act 2006</i> (Vic)</p>

This policy should be read in conjunction with:

General Service Information Policy
Record Keeping & Confidentiality Policy

Sources & Legislative References

Victorian Government Department of Education and Early Childhood Development, Victorian Government School's Reference Guide

<http://www.education.vic.gov.au/school/principals/spag/Pages/spag.aspx>

<i>DEEWR Child Care Service Handbook 2012–2013 – Compliance and Accountability,</i>
<i>National Quality Standard for Early Childhood Education and Care & School Age Care (2010) – Quality Area 7</i>
<i>Wrongs Act 1958</i>
<i>Occupational Health & Safety Act 2004</i>

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