



Jobs Australia  
Community Sector Blanket Cover



## Protect your organisation from risk

Jobs Australia's Blanket Cover Insurance Program meets the needs of nonprofits operating in the community sector by providing access to an insurance solution that protects your organisation's valuable resources, public reputation and accountability.

The Blanket Cover Program was developed over 20 years ago in response to the difficulty many nonprofits experienced in obtaining Insurance Cover that was both competitive in price and broad enough to cover the range of activities that many organisations undertook to provide services and assistance to disadvantaged people in their local communities.

Today, we provide access to a broad and comprehensive suite of insurance policies that are arranged by our broker, Aon Risk Services, and which enable member activities to be carried out with minimal risk.

The combined purchasing power of the Jobs Australia network enables its members and other community organisations to access the Master Policies contained in the Blanket Cover Program at a cost that is usually significantly lower than any individual member could obtain if it were to arrange and pay for similar insurance policies.

The level and scope of the insurance policies provided under the Blanket Cover Program are generally far higher or broader than any individual member can obtain.

#### CLASSES OF INSURANCE UNDER THE JOBS AUSTRALIA BLANKET COVER PROGRAM INCLUDE:

- Combined General Public and/or Products Liability
- Professional Indemnity
- Fire and Perils
- Directors' and Officers' Liability and Company Guarantee
- Personal Accident for Volunteers and Job Seekers
- Personal Accident for Employees
- Fidelity Guarantee Cover
- Transit Cover
- Motor Vehicle (non-owned)

#### COMBINED GENERAL PUBLIC AND/OR PRODUCTS LIABILITY\*

The Public/Products Liability policy protects subscribers in respect of legal liabilities incurred as a result of acts of negligence which cause Third Party personal injury and/or property damage or loss. Such acts of negligence may arise from any of the activities of a subscriber, including the production and sale of goods and/or services. Molestation and sexual assault is also included as are Registered Child Care centers.

This policy covers board members of subscribing organisations; all staff including volunteers; all eligible job seekers/ participants.

#### PROFESSIONAL INDEMNITY\*

The Professional Indemnity policy provides cover for legal liability which may arise from a failure to exercise a fair, reasonable and competent degree of skill, in the provision of professional services by the subscriber which results in a financial loss to a third party.

In general terms, the policy will respond to a breach of professional duty, meaning it will respond to negligent acts, errors and omissions. For example:

- misleading or inaccurate advice - an "act";
- a mistake in calculations - an "error", and;
- failure to do something required - an "omission".

In addition, costs and expenses incurred in the defense and settlement of a claim are covered.

## **FIRE AND PERILS (INCLUDING BUSINESS INTERRUPTION)\***

The Fire and Perils policy covers physical loss, destruction of or damage to property caused by a number of risks including fire, lightning, explosion, malicious damage by a third party, riots and civil commotion, storm damage, water damage, flood, earthquake, glass breakage, accidental damage, burglary/theft, loss of money as well as the loss of revenue/profit which may result from physical loss, destruction to or damage to property.

## **DIRECTORS' AND OFFICERS' LIABILITY AND COMPANY GUARANTEE\***

The Directors' and Officers' and Company Guarantee policy covers the legal liability of directors and officers arising out of claims first made against the director or officer by reason of wrongful acts whenever or wherever committed or alleged to have been committed.

This cover provides protection for individual officers and members of management committees or boards of directors in respect of claims made against them as individuals for wrongful acts committed or alleged to have been committed by them in the management and administration of the member organisation.

## **PERSONAL ACCIDENT FOR VOLUNTEERS AND JOB SEEKERS\***

The Personal Accident policy provides protection for accidental bodily injury or death rising from involvement in the operation of a member's organisation's programs or activities (including travel to and from such activities).

## **PERSONAL ACCIDENT FOR EMPLOYEES\***

This policy provides protection for accidental bodily injury or death rising for employees of a Jobs Australia subscribing organisation and includes all fulltime, part time, casual and labour hire employees of the nominated subscribing organisation.

## **FIDELITY GUARANTEE COVER\***

The Fidelity Cover policy provides reimbursement for losses arising as a result of any act of fraud or dishonesty committed by an employee acting alone or in collusion with others.

## **TRANSIT COVER\***

The Transit Cover policy protects office furniture, equipment, computers, machinery and stock whilst in transit via road, rail, sea or air.

## **NON OWNED MOTOR VEHICLE COVER (REPLACING THE CONTINGENT 3RD PARTY MOTOR VEHICLE COVER FROM 1 JULY 2012)\***

This policy provides cover for legal liability and damage arising out of the use of employees and/or volunteers, private motor vehicles on the business of the insured.

In the event of an accident involving such vehicles that are comprehensively insured, the policy provides reimbursement of any excess payable; pay at the first renewal, the difference between the premium which would have been paid had the accident not occurred and the premium payable as the result of the accident to a maximum amount of \$10,000 as well as provide cover for the driver's legal liability for third party property damage to \$30,000,000 arising out of the use of employee and/or volunteer owned private vehicles while on Jobs Australia and/or Member Organisation's business. There is also an additional cover that provides repairs to the damaged vehicle of up to \$10,000 should the registered owner's insurer decline to repair the vehicle.

BENEFITS OF THE JOBS AUSTRALIA BLANKET COVER PROGRAM INCLUDE:

Access to extensive insurance policies NOT normally available to individual organisations.

EXTENSIVE  
COVERS

High policy limits exceeding those that would be available to an individual organisation at economic rates.

HIGH  
POLICY LIMITS

Low cost access to the services of one of the country's leading insurance brokers.

LOW COSTS

COMPLIANCE

Compliance with 2012-15 JSA and DES funding contract requirements.

PROFESSIONAL  
ADVICE

Professional advice from one of the country's leading brokers in the nonprofit sector.

AND MORE..

Discounts available to program members on Fleet and Buildings cover.



Career Employment Australia finds the Blanket Cover Insurance Program a great product for nonprofits in this industry sector. It has provided us with a level of cover at a price that we wouldn't be able to purchase as an individual organisation. The staff at Jobs Australia speak and understand the community sectors language and have been providing this valued service for over 25 years.

SHANE COWAN, CAREER EMPLOYMENT AUSTRALIA

## INSURANCE ARRANGED BY

Jardine Lloyd Thompson (JLT) Pty Ltd.

AFSL: 226 827

ABN: 69 009 098 864

Phone: (03) 9613 1424

\*The Jobs Australia Insurance Manual contains details of exclusions and limitations.

## CONTACT US

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## DISCLOSURE STATEMENT:

Jobs Australia uses its broker, Jardine Lloyd Thompson (JLT) to negotiate and purchase the Insurance Policies that make up the Blanket Cover Program for which Jobs Australia pays a fee. Jobs Australia uses the funds we collect from six monthly declarations to pay for the insurance program. This payment also includes an administrative fee payable to Jobs Australia.

As a member of the Blanket Cover Program, the subscribing organisation will be named as an insured party on Jobs Australia's 'Master Policies' and is bound by the Terms and Conditions set by the Insurer for each of those policies.

Further details of these Terms and Conditions and details are available from Jardine Lloyd Thompson (JLT) on (03) 9613 1424. Please note that Jobs Australia is not licensed under the Financial Services Reform Act, and can therefore not provide specific insurance advice to you. If you require detailed insurance advice you must contact our broker Jardine Lloyd Thompson (JLT).



[WWW.BLANKETCOVER.COM.AU](http://WWW.BLANKETCOVER.COM.AU)