



**Community**   
**Guard** by COVERFORCE

# Smart Insurance Solutions For Not-for-Profits



# Introducing CommunityGuard

CommunityGuard is a group insurance scheme established for the benefit of Community Colleges Australia (and related adult learning organisations and peak bodies) along with other not-for-profit community organisations.

Unfortunately, a not-for-profit status does not protect an organisation against claims from a third party or from those within. Whether it be an unhappy employee or disgruntled board member, a not-for-profit organisation is just as susceptible to claims as a commercial enterprise.

The CommunityGuard Group Insurance Scheme involves a suite of tailored insurance products to provide comprehensive cover for office bearers, volunteers, employees and of course the member organisations property/assets etc.

The key insurance classes of the tailored insurance scheme are:

- > Association Liability;
- > Industrial Special Risks (ISR) including Buildings and Contents;
- > Personal Accident; and
- > Public and Products Liability (PL).

The CommunityGuard Group Insurance Scheme has been managed by Coverforce Insurance Broking since 2004. Coverforce is a market leader in the establishment and management of group insurance schemes.

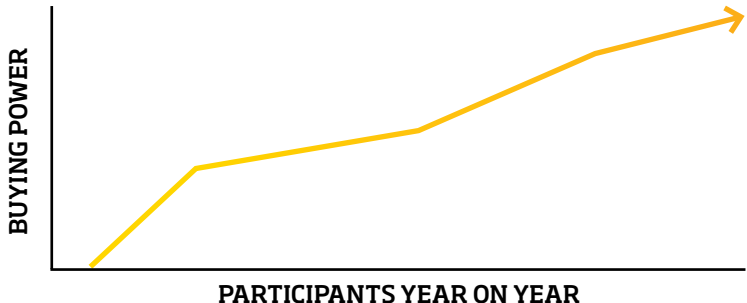
# The Benefits of Group Insurance Schemes

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Approaching the insurance market as a group has many benefits including:

- > the ability to leverage competitive premiums without the need to compromise on quality;
- > insurance policies individually tailored to meet the specific needs of members which eliminates paying for unnecessary cover;
- > providing an additional membership benefit for your organisation/group;
- > combined claims history helps to lower risk to the insurer and therefore assists in lowering premiums;
- > professional advice with a dedicated and knowledgeable insurance broker who knows your industry and membership and can give you immediate feedback on insurance-related matters;
- > direct broker support for your members, reducing the number of insurance-related enquiries to the group/association;
- > ease of access with proven e-commerce solutions where members can make annual declarations and access insurance information, policies, certificates of currency and schedules through a password protected portal.

there is  
**strength**  
in numbers



## Association Liability Insurance

This type of policy is designed for not-for-profit organisations to provide cover for legal liability which may be incurred through the conduct of the organisation's activities or the provision of its services.

In addition to protecting the organisation from the potential threats of litigation, Association Liability Insurance also protects the directors, office bearers and management or committee members against legal liability that they may incur personally through the performance of their duties.

The policy contains several coverage sections including:

- > professional indemnity cover for the provision of professional services;
- > association liability cover for claims against the association;
- > office bearer's liability cover and association reimbursement for claims against directors, officers and employees of the association;
- > employment practice liability such as wrongful dismissal or discrimination claims;
- > representation expenses at official investigations or inquiries;
- > fidelity cover (embezzlement of funds); and
- > tax audit insurance.

## Industrial Special Risks Insurance (ISR)

The name of this policy is misleading and does not relate to factories or similar. It's an insurance industry name for a policy that broadly covers physical loss, destruction and/or material damage to your declared property, subject to the provisions of the policy.

In general terms, your building and contents (where declared) are protected against events such as fire and storm damage etc, subject to a monetary deductible (excess) amount.

The ISR policy also provides a range of covers including but not limited to the following:

- > burglary or theft;
- > theft of property in the open air;
- > fire;
- > accidental damage;
- > accidental breakage of glass;
- > theft of money;
- > business interruption  
- loss of gross revenue;
- > additional increased cost of working;
- > professional fees and claims preparation costs;
- > portable equipment  
- where declared; and
- > employee personal property.

## Personal Accident (Voluntary Workers) Insurance

Volunteers are a great source of assistance to many organisations. However, as they do not receive wages, they are not covered by Workers Compensation Insurance.

Therefore it is important that organisations ensure that their volunteer workforce is protected against the potential financial loss that injuries can bring them. This protection comes in the form of a Personal Accident (Voluntary Workers) Insurance Policy.

These types of policies provide cover for accidental death and dismemberment (either permanent or temporary).

## Public and Products Liability Insurance (PL)

Public and Products Liability Insurance protects the organisation for personal injury or property damage claims from a third party.

Personal injury or property damage can occur in many ways. For example, lack of maintenance of premises, provision of group activities, community events and food handling etc. In the event that the organisation is deemed liable for injury or damage, the Public and Products Liability policy is designed to pay compensation to the third party. It covers incidents that occur in the workplace, as well as incidents at other locations.

It is important to remember to check with Coverforce if you are planning on embarking on any new activity or providing any new services to ensure that they fall within the scope of the arranged cover. Cover for certain high risk activities will need to be individually reviewed by insurers.





I particularly appreciate their ready availability to give advice about any activities that the College may be thinking about undertaking or changes to our business

We view Coverforce as an extended part of our business. They go beyond what would be expected of an insurer, to proactively alert us to issues that could be putting our business at risk. Coverforce understand the needs and nature of Community Colleges and this has enabled them to provide for our needs well.

**Helen Zwicker**

Executive Officer  
Kiama Community College



Our College has sought insurance advice on many occasions. In each instance, we received a quick and considered response. Coverforce, through years of working with Community Colleges and the Adult Education sector, understands our particular needs and the unique requirements of Not-for-profit community education with all its diverse events, courses, volunteers, tutors, venues, flexible training and range of different business opportunities.

**Joneen Troup**

Manager  
Camden Haven Community College



I have dealt with a number of other Insurance Brokers involved in group insurance schemes. There is no comparison on Coverforce's services to that of other organisations. I am yet to come across a firm who has been prepared to implement systems, processes and procedures specifically designed for a client group.

**David Martin**

Executive Officer  
Western Riverina Community College





## Experience the Coverforce Difference

At Coverforce we believe in taking the time to form lasting relationships with our clients. Your personal broker becomes one point of contact for all your insurance needs. Your broker will manage your renewals and be on hand to provide you with professional risk insurance advice throughout the year. In the unfortunate event of a claim, both our dedicated claims team and your broker will work with your insurer to deliver any entitlement due without unnecessary delay.

The CommunityGuard Group Insurance Scheme operates with a common renewal date of 31st May each year. New participants are able to join the scheme at any stage during the year on a pro-rata basis.

With simple access to an easy to use online portal, CommunityGuard members are able to update their information quickly - cutting down on time and any unnecessary paperwork.


**For more information, please contact:**


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