



# VIETNAM VETERANS ASSOCIATION OF AUSTRALIA

## VICTORIAN BRANCH (INCORPORATED)

### ADMINISTRATION INSTRUCTION NUMBER 9

### PUBLIC LIABILITY INSURANCE

#### Introduction

1. The purpose of this AI is to provide advice about public liability insurance as held by organisation.
2. A person or group of persons may take legal action against the State Branch or a Sub-Branch alleging negligence on behalf of the State or Sub-Branch during a public activity that has resulted in personal injury or property loss.
3. Public liability insurance provides financial protection to the State Branch and Sub-Branches when undertaking public activities on behalf of the Association.

#### Detail

##### Public Insurance Provider

4. The National Council has sourced public liability insurance on behalf of the Vietnam Veterans Association of Australia member States. This provides the most cost effective method of providing public liability insurance cover across National, State and Sub Branch activities.

##### What Public Liability Insurance Covers

5. The public liability insurance provides financial protection for the Vietnam Veterans Association of Australia (and thus Sub-Branches) should a member of the public suffer a personal injury or material loss as a result of the action/s of an Ordinary or Associate member of the Sub-Branch or volunteers that assisting the Sub-Branch.
6. The types of activities that public liability insurance typically covers are:
  - Operations of the State or Sub-Branch – where members of the public are involved.
  - Fundraising activities – in shopping centres, on footpaths etc.
  - Participation in community events – Remembrance ceremonies, Veterans day marches etc.
  - Veteran's welfare activities – barbecues, assisting others around homes etc.

##### Cost of Insurance

7. The cost of this insurance is shared between member States based on the number of Ordinary members within each State. As directed by the State Council, this cost is then divided amongst the Sub-Branches based on the number of members within the Sub-Branch. An account is forwarded by the State Treasurer to the Sub-Branch for payment.

### Sub-Branch Responsibilities

8. The Insurer has provided advice that the proper way to ensure public liability insurance coverage for Sub-Branch members (Ordinary, Associate and volunteers assisting the Sub-Branch) involved in the conduct Sub-Branch activities is to minute each and every activity through the minutes of Sub-Branch meetings.
9. This means that a Sub-Branch should:
  - Plan their fundraising and social activities for the year at the start of the year.
  - Record in the minutes of the first meeting of the year:
    - That these fundraising and social activities are Sub-Branch authorised events
    - An approval for ALL financial members of the Sub-Branch to participate in the fundraising and social activities listed on the Sub-Branch Activity Calendar.
10. A way of managing this is to develop a Sub-Branch activity calendar – an example activity calendar is at Appendix 1.
11. There should be no need to record the finite details of the event or the names of participants at the time of the authorising of the event (at the first meeting of the year); if additional events are subsequently planned, have them listed and authorised in the minutes at the next Sub-Branch meeting.
12. When conducting any activities, Sub-Branches need to:
  - Brief all members involved on their duties during the conduct of the activity.
  - Have the phone numbers of emergency service organisations for use in case of emergency.
  - Have a basic first aid kit available for use as required (best practice would be to have qualified first aid person but it acknowledged that this is not always possible).
  - Document and report any incident, no matter how innocuous or harmless it may seem, to the State Secretary.

### Certificate of Currency

13. A copy of the public liability insurance Certificate of Currency will be made available to Sub-Branches. This is required by most external entities before giving permission for the Association based activity to proceed. The State Secretary will provide a copy of the Certificate of Currency.
14. There are cases when external entities may want their name listed on the Public Liability policy as an “interested party” (ie shopping centres during Badge Week).
15. To get the name of an entity listed in the policy, the following information is required:
  - Name of the entity (ie Timboon Shopping Centre, Bunnings, Mildura City Council, Broads Department Store, Shell Service Station etc.
  - The street and suburb in which the entity is located (ie Smith Street, Timboon Vic / High Street South, Horsham Vic / Western Highway, Beaufort Vic etc.
16. The collated information needs to be sent to the State Secretary a minimum of 14 working days before the scheduled date of the event in order to allow time for an updated Certificate of Currency to be issued.

Enquiries regarding Insurance

17. Any enquiries regarding public liability insurance are to be directed to the State Secretary. Sub-Branches are not to contact the National Executive, the Insurance Broker or Insurance Company with any insurance enquiries.

**Conclusion**

18. The matters listed in this AI must be adhered to in order to mitigate the risk to the Association and its members should an incident or mishap occur during the conduct of Sub-Branch/State activities.
19. Adherence to the procedures herein will ensure that a proper process is followed in the event of an incident.

**EXAMPLE SUB-BRANCH ACTIVITY CALENDAR****(NAME) SUB-BRANCH (VVAA) - 2010 ACTIVITY CALENDAR**

Month	Date/s	Activity
January	21	Commencement of Fellowship BBQ – held at <i>(place)</i> every Thursday from 11.30 am through to late December 2010 unless otherwise notified.
February	2	SB Executive - 7 pm at <i>(Place)</i>
	23	SB Executive informal planning meeting – 4 pm at <i>(Place)</i>
	18	Annual General Meeting (11 am at <i>(Place)</i> - to be held prior to commencement of Thursday BBQ)
	27	State AGM & State Council Meeting - Bendigo
March	2	Follow-up – 23 Feb 10 SB Executive informal planning meeting – 4 pm at <i>(Place)</i>
	23	SB Executive - 7 pm at <i>(Place)</i>
	24/25	Excursion - Army Museum at Bandiana
April	25	ANZAC Day
	27	SB Executive - 7 pm at <i>(Place)</i>
May	2	Sausage Sizzle at <i>(Place)</i>
	15	State Council Meeting - Maryborough
June	1	SB Executive - 7 pm at <i>(Place)</i>
July	13	SB Executive - 7 pm at <i>(Place)</i>
	31	State Council Meeting – Murray Border
August	11-17	Badge Week
	18	Vietnam Veterans Day
	20	Vietnam Veterans Day Function – <i>(Place)</i>
	24	SB Executive - 7 pm at <i>(Place)</i>
September	23	SB General Meeting - 11 am at <i>(Place)</i> - to be held prior to the commencement of the Fellowship BBQ)
October	5	SB Executive - 7 pm at <i>(Place)</i>
November	2	Melbourne Cup Function <i>(Place)</i>
	8-10	Fishing Trip - <i>(Place)</i>
	11	Remembrance Day
	13	State Council Meeting - Frankston
	16	SB Executive - 7 pm at <i>(Place)</i>
December	3	SB Christmas Party – <i>(Place)</i>
	5	SB Children's Christmas Party <i>(Place)</i>
	14	SB Executive - 7 pm at <i>(Place)</i>

**EXAMPLE SUB-BRANCH ACTIVITY CALENDAR**