



## Frequently Asked Questions

### Important Information for Playgroup Members & Coordinators

1. **Are grandparents covered if they visit Playgroup with their grandchildren?**

Yes, grandparents are covered when visiting with their families. The policy provides indemnity to financial members which has been extended to grandparents or designated carers.

2. **Are children covered by insurance if they are playing on equipment after Playgroup hours?**

Children are covered for a short time when playing on equipment after hours while parents are packing up and leaving the premises. Playgroup is not responsible for activity outside Playgroup sessions. Parents allowing their child(ren) to continue playing at the playground outside the Playgroup sessions, do so at their own risk.

3. **Can someone else take my child to Playgroup and can I take another child to Playgroup for the day and still be covered by insurance?**

Yes. The names of people who are not Playgroup members must be recorded on the Playgroup Attendance Record.

4. **Are children still covered by insurance if the parent does not attend Playgroup with them. For example, if a friend or relative takes them?**

Yes, your children are covered if someone other than the child's parent brings the child to Playgroup. They are covered as a carer. Children are not permitted to be left at the Playgroup session without their parent or carer in attendance.

5. **Are my school aged children covered by insurance if they attend Playgroup with me?**

Yes, they are covered if it is an occasional visit. Their names must be entered on the Playgroup Attendance Record on the day they visit.

6. **Am I covered by insurance if I change Playgroups?**

Yes, if you attend a Playgroup that is affiliated with Playgroup SA and your membership is up to date.

7. **What happens if a new parent comes to Playgroup who is unable or unwilling to pay on the first session?**

Under our current insurance cover we are able to have families "Come and Try" Playgroup. New parents are eligible for 3 free sessions within 30 days of the first visit.

Payment of the Membership is required no later than 30 days after their first visit to ensure they are covered for insurance purposes. Members must still complete a Family Membership Form on their first visit, to be eligible to stay for the full

session. This is for insurance purposes and not negotiable.

8. **If our Playgroup holds a Tupperware party (or other event) during Playgroup hours, is the presenting consultant covered by insurance?**

They are covered by Playgroup insurance if they are injured because of Playgroup negligence. Other than that, they should be covered by their Personal Accident or Public Liability Insurance – of which the Playgroup should obtain and keep a copy for their records prior to the event.

9. **If our Church runs our Playgroup, can the Church's Public Liability Insurance cover our consultant's insurance?**

Generally no, the consultant (service provider) is a separate legal entity who will be responsible for his/her own negligent act. Playgroup's Public Liability policy provides indemnity to Playgroup and similarly, Church's Public Liability policy will only cover Church's negligence. If any consultant is not covered by Public Liability insurance, we would suggest hiring someone else, or organise a volunteer. Otherwise, the Playgroup will not have cover in the event of a claim in connection with the activity provided.

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#### 10. Is my Playgroup covered by insurance for any excursions?

All Playgroup families are covered from the place where they arrange to meet on that day to travel to their excursion (even if it is different to their normal Playgroup session time). If a Playgroup Event is likely to attract more than 1,000 people, a Playgroup Event Notification Form needs to be completed and forwarded to Playgroup SA office at least two weeks prior to the planned Event.

Our insurance company needs to know the type of activities undertaken. As long as the activities are in line with the Playgroup model then generally speaking there will be no issue.

For the venue, there will only be an issue if the lease places certain responsibility on Playgroup. Remember the 1:1 adult child ratio if near water (not negotiable). Otherwise, ratio is 1:5.

#### Excursion Example

##### **An excursion to the zoo.**

Arrange to meet at the front gate of the zoo, then Playgroup members are covered from that point until the Playgroup activity is concluded.

#### 11. What type of fundraising activities are allowed?

You need to check with the landlord to ensure fundraising activities are allowed. Most leases do not allow sale of merchandise and do not allow activities where you charge a fee for people to attend.

Check with the providers who are giving the talk or sale to ensure that they carry their own Public/products Liability (PL) insurance and to obtain proof of such insurance to the limit required by lease. If no lease limit, then at least \$5 million for any one occurrence.

Check to ensure no liquor will be allowed at such fundraising events.

If the event will attract more than 1,000 attendees the Playgroup Coordinator needs to send an Event Questionnaire Form through to Playgroup SA.

Regardless of the size of the event all third party suppliers must provide the Playgroup organiser a copy of their Certificate of Currency for public and products liability. Ideally to the limit of \$20 million but we will accept \$5 million.

The document needs to be on the insurer's paperwork and be titled on the document Certificate of Currency. A copy of their insurance renewal invoice is not acceptable.

#### 12. Are members covered for Ambulance transport or the "Gap"?

Yes, Ambulance transportation cost is covered. No, cover does not include costs incurred under Medicare or private health funds. It is not possible to claim for the gap between the Medicare rebate and the medical expenses incurred; generally referred to as "Gap".

For all Playgroup Insurance queries, please contact Playgroup SA on Free Call 1800 171 882 or via email [membership@playgroupsa.com.au](mailto:membership@playgroupsa.com.au). Playgroup SA will forward all insurance queries to Finsura.