

Risk management and insurance

A guide for community organisations

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Part 1

Introduction

Introduction

This part of the guide considers:

- ▶ key times to review risk and insurance
- ▶ common risks for community organisations
- ▶ the impact of legal structure on liability



Disclaimer

This guide provides information on insurance and risk management for community organisations. This information is intended as a guide only and is not legal advice. If you or your organisation has a specific legal issue, you should seek legal advice before deciding what to do.

Please refer to [the full disclaimer](#) that applies to this guide.

All community organisations face risks. Many risks can be eliminated or reduced through appropriate planning and risk management.

Where risks cannot be avoided or adequately minimised, insurance may help protect your organisation against the financial consequences if something goes wrong.



Note – insurance

Insurance is a way of managing risks your organisation cannot avoid or minimise, by paying another party (the insurer) to bear the costs if certain risks eventuate.

Common types of insurance (some are discussed in more detail in this guide)

Area	Common insurance
Employees	workers compensation insurance
Volunteers	volunteer personal accident insurance
Vehicles	motor vehicle insurance
Members of the public and events	public liability insurance
Selling goods or products	product liability insurance
Experts or advisers	professional indemnity insurance
Property and assets	building contents, occupiers, insurance
Committee members	directors' and officers' liability insurance
Cyber	cyber liability insurance
Fraud	fraud insurance
Travel	travel insurance

Risks can expose your organisation, and sometimes individuals, to liability that can have serious financial and reputational consequences.

Community organisations should consider both traditional risks and emerging risks. Traditional risks may include physical injury, property damage and financial loss. Emerging risks may include cyber security incidents, privacy breaches, fraud and scams, child safety failures, misuse of artificial intelligence tools, reputational harm, and the impacts of extreme weather events.

Key times to review risk and insurance

There are key times when organisations should consider risks, risk management and insurance.

A community organisation should consider its risks:

- when it initially sets up
- when it starts offering services or products, or changes the type of services or products offered
- when it starts employing staff or engaging volunteers
- when it is hosting or running events
- when it starts using new premises
- when it enters into new arrangements with other organisations, such as partnership, funding or service agreements
- when there are changes to laws affecting the organisation
- when unexpected incidents occur that raise liability issues
- when the organisation's circumstances change, and
- at least once a year before the organisation's annual general meeting (**AGM**), to ensure risks are identified and addressed and that insurance cover continues to meet the organisation's needs

**Tip**

Some community organisations establish a **risk committee** to identify and assess risk and report to the board or committee of management. The size and complexity of the organisation will often determine whether a separate risk committee is necessary.

Common risks for community organisations

All community organisations should regularly identify and assess the risks that may arise from their activities and operations.

As part of this process, consider:

1. • the risks involved in the organisation's activities and operations, and
2. • the steps that can be taken to avoid those risks or minimise the likelihood that they will occur

**Tip**

Asking these questions is good practice and could save your organisation time and money in the future.

Risk assessment does not always have to be a formal process. Larger organisations, or organisations that conduct higher-risk activities (such as children's camps, festivals, major events or food services), may require a formal risk management plan.

For smaller organisations with lower-risk activities, risk assessment may simply involve setting aside time at a committee meeting to discuss potential risks.

When considering organisational risks, think about risks arising from:

- people within the organisation, including members, staff and volunteers, and
- the organisation's interactions with the public, regulators and other external stakeholders

**Examples of risks may include:**

- injury to a volunteer, employee, participant or member of the public
- theft, fraud, scams or misuse of organisational funds
- harm arising from the goods or services provided by the organisation
- damage to or loss of equipment, vehicles or premises
- unauthorised actions by an employee or volunteer
- cyber incidents, including system failures, ransomware attacks and privacy breaches
- physical or psychological harm suffered by a volunteer or employee in connection with their work
- failure to meet legal obligations, such as child safety requirements
- motor vehicle accidents involving organisational activities



For more information about an organisation's areas of risk, see [part 4 of this guide on activities that involve travel](#) and [part 5 of this guide on activities that involve sport or adventure](#).



Tip

You can use risk identification tools and templates to help assess and manage risks. Some have been designed specifically for community organisations. For example, see Volunteering Australia's risk management tool for volunteer-involving organisations '[Running the Risk?](#)'

The impact of legal structure on liability

Your organisation's legal structure affects the liabilities (legal responsibilities) of office holders and governing committee members.



For more information about how your organisation's legal structure affects the liabilities and responsibilities of office holders, see our [webpage on getting started](#).

Incorporated associations

Laws governing incorporated associations differ between Australian states and territories.

If your organisation is an incorporated association, you should review the legislation that applies in your jurisdiction to understand the liability and indemnity provisions that apply to office holders.



What is an indemnity?

An indemnity is an obligation contained in legislation, a contract, an agreement or other document that requires one person or organisation to compensate another person for specified losses, damages or liabilities.

Indemnities can protect office holders by requiring an organisation to reimburse them for liabilities incurred in good faith while carrying out their duties.



Note

None of the state or territory incorporated association Acts require incorporated associations to obtain insurance for office holders.

However, **insurance may be one way to manage the financial risks associated with indemnifying office holders**. If your community organisation may be unable to meet a significant indemnity obligation from its own assets, it should consider whether insurance is an appropriate risk management measure (see [part 3 of this guide](#) on insurance).

The legislation regarding the liability of members and office holders, and indemnity provisions affecting office holders, is summarised below.

Jurisdiction	Governing Act	Liability and indemnity provisions
Australian Capital Territory	<u>Associations Incorporation Act 1991 (ACT)</u>	Generally, an officer or a member of an incorporated association is not liable to contribute to the debts or liabilities of the association merely because they are a member or officer. However, liability may arise in circumstances provided for by this Act, the association's rules or other applicable laws (section 51). For example, a committee member may be liable where they knowingly fail to take all reasonable steps to ensure the association complies with its obligations under the Act.
New South Wales	<u>Associations Incorporation Act 2009 (NSW)</u>	A committee member (or a person acting under the direction of a committee member) is not personally liable for anything done or omitted in good faith for the purpose of exercising functions under the Act (section 30B). However, office holders may still incur liability under other legislation, general law duties or conduct falling outside the protection of section 30B.
Northern Territory	<u>Association Act 2003 (NT)</u>	A member of an incorporated association is not liable, except as provided in the constitution of the association, to contribute towards the payment of the association's debts or liabilities (section 14). Associations cannot include a provision in their constitution or a contract that exempts or indemnifies an office holder from liability to the association for negligence, default, breach of duty, or breach of trust (section 105). This restriction does not apply to a contract of insurance.
Queensland	<u>Associations Incorporation Act 1981 (QLD)</u>	A secretary, management committee member or member of an incorporated association is not personally liable, except as provided in the association's rules, to contribute to the debts and liabilities of the incorporated association (section 27). However, office holders may still incur personal liability under other legislation, common law duties or regulatory obligations.
South Australia	<u>Associations Incorporation Act 1985 (SA)</u>	Section 39A sets out duties that officers of an incorporated association must comply with, including the duty to take reasonable care and diligence in the exercise of their powers and the discharge of the duties of their office (section 39A(4)). If those duties are breached, an officer may be liable to the association for any profit made by them and any loss or damage suffered by the association as a result of the contravention, and may also be subject to civil penalties or criminal sanctions. Section 39B(1) provides that an association cannot exempt or indemnify an officer from liability to the association for negligence, default, breach of duty or

		breach of trust. This restriction does not apply to a contract of insurance.
Tasmania	<u>Associations Incorporation Act 1964 (Tas)</u>	A member of an incorporated association is not liable , except as provided in the rules of the association, to contribute towards the debts or liabilities of the association (section 27). This protection relates to membership of the association and does not prevent liability arising under other legislation or legal duties.
Victoria	<u>Associations Incorporation Reform Act 2012 (Vic)</u>	Except as provided by its rules, a member or secretary is not liable to contribute towards the debts or liabilities of the association, merely because of that position (section 52). Victorian incorporated associations must indemnify each office holder against any liability incurred in good faith by the office holder in the course of performing their duties as an office holder (section 87). This statutory indemnity applies automatically and does not need to be included in the association's rules. It applies in addition to any indemnity contained in the rules or provided under an insurance policy. For more information, see <u>our fact sheet 'Indemnity for office holders of incorporated associations (Vic)'</u>.
Western Australia	<u>Associations Incorporation Act 2015 (WA)</u>	A member or trustee is not liable , merely because of holding that position, for the liabilities of the association (section 19). In addition, a person is not liable for anything done or omitted in good faith in the performance or purported performance of a function under this Act (section 159). Office holders may still incur liability under other legislation or legal duties where those protections do not apply.



Victoria is currently the only jurisdiction with a specific statutory indemnity requirement for office holders under incorporated association legislation.



Note

This table provides a high-level summary only. Office holders may incur personal liability under incorporated association legislation, work health and safety laws, employment laws, criminal laws, taxation laws and general law duties. Organisations should obtain legal advice if they are concerned about the potential liability of office holders.

Organisations should review their insurance arrangements regularly to determine whether directors' and officers' insurance or management liability insurance is appropriate in light of their indemnity obligations.



Part 2

Measures to minimise risk

Measures to minimise risk

This part of the guide includes:

- ▶ creating a safe physical environment
- ▶ providing goods and services safely
- ▶ computer and information security
- ▶ staff and volunteer safety, and
- ▶ financial controls



Your community organisation can take measures to minimise risks and reduce the impact if they do occur.

Insurance is one way to manage risk, however there are many other practical measures that can help prevent problems arising in the first place or reduce their consequences if they do occur.



Consider this example

Imagine someone breaks into your organisation's office and steals computers. Contents insurance may help your organisation replace the computers, but it may not restore important records, client information or other data stored on those devices.

To reduce the risk and impact of this type of incident, your organisation may wish to improve physical security measures and regularly back up important information.



Tip

Risk management should be a **standing agenda item** at meetings of the governing body and, where appropriate, meetings involving staff or volunteers.

Risk management discussions do not need to be lengthy. They provide an opportunity to discuss ongoing risks, assess whether existing control measures remain effective and identify any new risks facing the organisation.

Larger organisations may decide to establish a risk management subcommittee.

Creating a safe physical environment

Places of operation

Your community organisation should regularly inspect the places in which it operates to identify hazards and risks. This may include buildings, offices, halls, sporting facilities, meeting rooms or clubrooms.

Inspections of both indoor and outdoor areas can help identify safety issues affecting staff, volunteers, contractors, clients and members of the public.

Check that:

- paths and steps are slip-resistant, well maintained and free from obstacles
- signage is clear and visible
- lighting is adequate
- work areas are safe and appropriately maintained, and
- any hazards are addressed promptly

Risk assessments should also consider whether any groups may face particular barriers or risks when accessing the premises, including children, older people and people with disability.

Equipment and machinery

If your community organisation uses machinery or equipment, ensure it is safe, regularly tested and maintained, and complies with any applicable standards.

Your organisation should:

- document instructions for use
- train staff and volunteers in safe operation
- maintain testing, training and maintenance records
- restrict use to authorised and appropriately trained people, and
- prevent public access where necessary

Vehicles

If your organisation uses vehicles, they should be properly maintained and regularly serviced.

Drivers should hold all required licences and be authorised to operate the vehicle. Consider setting limits on driving duration and ensuring appropriate restraints are used for any equipment being transported.

Fire safety

Your community organisation should protect its premises and people in the event of fire by:

- maintaining fire alarms, extinguishers and other required equipment
- regularly inspecting and testing fire safety equipment
- establishing emergency and evacuation procedures, and
- ensuring staff and volunteers understand and practise those procedures

Crime and vandalism

Your organisation can reduce the risk of theft and criminal damage by implementing appropriate security measures, such as:

- locks and access controls
- outdoor lighting
- alarms
- surveillance systems, and
- secure storage for valuable equipment and records

Events

Many community organisations hold fundraising events, festivals, conferences and community activities.

As with any place of operation, organisers should ensure events are conducted in a safe environment.

Risk management measures may include:

- crowd and traffic management
- identifying and addressing safety risks for staff, volunteers and attendees
- obtaining all necessary permits and approvals
- developing emergency management procedures
- ensuring adequate signage and access arrangements, and
- ensuring equipment complies with relevant safety standards



For more information about identifying measures to avoid and mitigate risk, see [part 4 of this guide on activities that involve travel](#) and [part 5 of this guide on activities that involve sport or adventure](#).

For more information about measures to reduce risks when hosting events as a community organisation, see our [webpage on holding events](#).

For more information about measures to reduce risks under work, health, and safety laws, see our [webpage on work health and safety](#).

Providing goods and services safely

Food and drink

Any food prepared, stored or supplied by your organisation for the public should be safe and free from contamination.

Your organisation should understand and comply with applicable food handling and food safety requirements.

Where relevant, organisations should also have processes for identifying and managing food allergies and other dietary risks.

If your organisation serves alcohol, ensure that it holds any required licences and complies with responsible service of alcohol requirements.



For more information about providing food and drink to the public, see our [webpage on holding events](#).

Providing services or advice

If your organisation provides services or advice, those services should be reliable, accurate and safe.

People involved in delivering services, including board members, staff and volunteers, should be appropriately trained, supervised and aware of their legal responsibilities.

Some professions are regulated by law and only appropriately qualified or authorised people can provide certain services. For example, legal services are subject to regulatory requirements in each Australian jurisdiction.

Staff and volunteers should be encouraged to report concerns about poor practices, incidents or service delivery issues. Organisations may wish to establish procedures for investigating complaints and responding to concerns.

Computer and information security

Many community organisations store important information electronically, including records relating to members, clients, volunteers, employees and donors.

Organisations should take reasonable steps to protect their systems and information, including:

- using strong passwords and, where possible, multi-factor authentication
- regularly backing up important information
- keeping software and security systems up to date
- using antivirus, anti-malware and firewall protections
- limiting access to confidential and personal information

- providing cyber security awareness training to staff and volunteers, and
- developing procedures for responding to cyber security incidents and data breaches

Organisations that collect personal information should also consider their obligations under privacy law and implement appropriate measures to protect that information.



For more information about privacy laws and cyber security, see our [webpage on privacy laws](#).

Staff and volunteer safety

Staff screening

Your community organisation should have appropriate screening processes for staff and volunteers, particularly where it provides services to the public or works with children or other vulnerable people.

Screening may include:

- interviews
- reference checks
- qualifications checks
- Working with Children Checks, and
- where appropriate, police checks

The screening requirements that apply will depend on the role, the activities being performed and the laws that apply in the relevant jurisdiction. A police check is not required for every role.

Working with Children Checks and similar clearances are governed by state and territory legislation and are generally not transferable between jurisdictions.

Organisations working with children should ensure screening forms part of a broader child-safe recruitment and risk management framework.



For more information about the legal issues relating to the screening of workers, including volunteers, see our [webpage on background checks](#).

Other safety measures

Community organisations should consider risks to both the physical and psychological health and safety of staff and volunteers.

Staff and volunteers should feel safe and supported when carrying out their responsibilities and should be encouraged to report hazards, incidents and concerns.

If your organisation provides services directly to the public, consider what measures may be needed to protect staff and volunteers from aggression, harassment, violence or other inappropriate behaviour.

Financial controls

Nearly all community organisations deal with money.

This may involve relatively small amounts, such as membership fees or fundraising proceeds, or significant amounts, such as government grants, donations or fundraising income.

Regardless of the amount of money involved, your organisation should have appropriate financial controls to help ensure funds are managed properly.

Common objections to financial controls

Some organisations may feel that formal financial controls are unnecessary because:

- everyone knows and trusts each other
- the organisation handles only small amounts of money
- record-keeping takes time and effort, or
- requesting receipts or approvals can feel uncomfortable

However, financial controls help protect the organisation, its members, staff and volunteers. They promote accountability and reduce the risk of mistakes, fraud and misunderstandings.

The amount of money an organisation handles does not determine whether good financial controls are needed. Even simple measures can help reduce risk and support good governance.

Examples of financial controls

Basic examples of financial control measures include:

- restricted access to online banking accounts
- requiring authorisation for certain transactions and expenditure thresholds
- keeping accurate records of all financial transactions
- retaining invoices, receipts and other supporting documents, and
- regularly reviewing bank statements and financial reports



Part 3

Insurance

Insurance

This part of the guide covers:

- ▶ understanding insurance policies
- ▶ understanding indemnities
- ▶ assessing insurance policies
- ▶ obligations under an insurance policy
- ▶ when insurance may be required
- ▶ selecting appropriate insurance for your organisation
- ▶ types of insurance available



Insurance is an important risk management tool for community organisations.

It can help protect an organisation from financial loss arising from unexpected events and may also help protect people involved in the organisation, including office holders, employees and volunteers, from certain liabilities connected with their roles.

Insurance does not eliminate risk. Instead, it helps transfer specified risks to an insurer in return for payment of a premium and subject to the terms and conditions of the policy.

Understanding insurance policies

An insurance policy is a document that sets out the terms and conditions on which an insurer agrees to insure your community organisation against specified risks.

An insurance policy is a contract between your organisation and the insurer.

The written terms of the policy are important because your organisation can generally only make a successful claim if:

- the incident is covered by the policy, and
- your organisation has complied with any obligations under the policy



Note

Your organisation should make sure it understands exactly what is and is not covered by an insurance policy before it purchases the policy.



Examples

- If financial loss caused by a flood is excluded from the policy, the insurer may not be required to pay for flood-related damage.
- If a policy only provides cover up to a specified amount, the insurer's liability will generally be limited to that amount, subject to the terms and conditions of the policy.
- If a policy only covers activities undertaken in a particular state or territory, activities undertaken elsewhere may not be covered.

Understanding indemnities

An indemnity is an obligation contained in legislation, a contract, an agreement or another document that requires one person or organisation to compensate another person for specified losses, damages or liabilities.

An indemnity is often intended to provide protection to office holders by requiring an organisation to reimburse them for liabilities incurred in good faith while carrying out their duties.

An indemnity is different from insurance.

An indemnity creates an obligation to compensate another person, whereas insurance is a separate arrangement under which an insurer may cover specified liabilities or losses in exchange for payment of a premium.

Assessing insurance products

Insurance can be costly. If your organisation decides to purchase insurance, it should ensure the cover is appropriate for its activities and risks.

When considering an insurance policy, look closely at:

- what the policy covers
- any exclusions
- who is covered by the policy
- whether volunteers are covered
- age limits or other eligibility restrictions
- coverage limits
- any excess or deductible
- waiting periods, and
- the annual premium

An insurance broker can assist your organisation to identify appropriate insurance cover.

If your organisation has a complaint that cannot be resolved directly with an insurer, it can contact the Australian Financial Complaints Authority (**AFCA**), which provides a free and independent external dispute resolution service for complaints about financial firms, including insurers.



For more information on AFCA and the services they provide, see [the AFCA website](#).

Obligations under an insurance policy

An insurance policy is a legally binding contract.

Your organisation should understand any obligations imposed by the policy and take steps to comply with them.

Providing accurate information

When applying for or renewing insurance, your organisation should provide complete and accurate information to the insurer.

If your organisation provides incorrect, incomplete or misleading information, the insurer's obligation to pay a claim may be affected.

If you are uncertain about a question asked by the insurer, seek clarification from the insurer or your broker before responding.

Keeping insurance arrangements up to date

Your organisation should notify its insurer if there is a significant change in circumstances that may affect the insurance cover.



Tip

Consider including insurance as a standing agenda item at least once each year at a meeting of the board or committee of management.

This provides an opportunity to review:

- whether existing cover remains appropriate
- whether new activities have created new risks
- whether policy limits remain adequate, and
- whether additional cover may be needed

Incident notification

Some policies require an organisation to notify the insurer of incidents, claims or circumstances that may give rise to a claim within a specified period.

Your organisation should understand these requirements and ensure incidents are reported promptly.

Policies may also place obligations on organisations following an incident.

For example, a policy may require your organisation to take steps that assist the claims investigation process, such as:

- preventing further loss or damage
- retaining damaged items
- preserving relevant evidence, or
- reporting the matter to police where appropriate

A policy may also require your organisation not to take steps that could prejudice the insurer's position or hinder an investigation, such as:

- admitting fault or liability
- negotiating a settlement
- disposing of damaged property, or
- carrying out non-urgent repairs before approval is obtained

When insurance may be required

Even if your organisation has adopted effective risk management measures, insurance may still be necessary.

Consider:

- whether insurance is required by law
- whether insurance is required under a contract or agreement, and
- whether insurance is otherwise appropriate given the organisation's risks

Insurance required by law

Some forms of insurance are compulsory.

The most common examples are:

- **Workers compensation insurance**
Organisations that employ staff are generally required to obtain workers compensation insurance.
- **Compulsory third party motor vehicle insurance**
Organisations that own or use motor vehicles are generally required to maintain compulsory third party (CTP) insurance.

Some industries, activities and professions are also subject to specific insurance requirements. Organisations should obtain advice if they are unsure whether a particular type of insurance is required for their activities.

Insurance required under contracts

Community organisations are often required to obtain insurance under leases, funding agreements, venue hire agreements, service agreements and other contracts.

For example:

- an agreement to hire equipment may require your organisation to have public liability insurance and insurance covering loss of or damage to the hired equipment
- a lease for an office, building or land may require your organisation to maintain public liability insurance
- an agreement to provide services may require your organisation to hold public liability insurance, product liability insurance and professional indemnity insurance

Before entering into a contract, your organisation should carefully review any insurance requirements and consider:

- the type of insurance required
- who must be covered by the policy
- the minimum level of cover required
- how long the insurance must remain in place, and
- whether another party must be noted on the policy or included as an interested party



Note

Before signing a contract, it is important to understand whether the contract requires your organisation to obtain insurance. If insurance is required, the policy your organisation obtains must satisfy the contractual requirements.

Some agreements may also require insurance to remain in place for the duration of the agreement. If your organisation fails to comply with those requirements, it may be in breach of contract and exposed to claims for loss or damage.



Tip

Whenever your organisation proposes to enter into a contract, lease, licence or other agreement, review the insurance provisions carefully. Insurance requirements are often included among other contractual terms and can be easily overlooked.

Some organisations, such as local councils, peak bodies or umbrella organisations, may make insurance arrangements available to organisations they work with. Before relying on such arrangements, your organisation should ensure it understands:

- what risks are covered
- any exclusions or limitations
- whether additional insurance is required, and
- any obligations that must be met to maintain cover

If your organisation is uncertain about the insurance requirements in a contract, seek legal advice. If the contract requires your organisation to arrange insurance for another party, ensure the policy aligns with those obligations.



Case example

An equestrian association (an incorporated association) organised an equestrian championship event and entered into a contract with an equestrian centre to hire the venue.

Under the contract, the association was required to note the centre owner as an interested party on its public liability insurance policy.

The association failed to do so. During the event, two people were injured as a result of a hazard at the venue. The court found that the association had breached its contractual obligations and was liable for the resulting losses.

NSW Arabian Horse Association Inc v Olympic Co-ordination Authority [2005] NSWCA 210

Insurance that may be appropriate even when not required

Even where insurance is not mandatory, an organisation may decide that insurance is appropriate because:

- it faces particular risks
- those risks cannot be reasonably eliminated or reduced, and
- the financial consequences could be significant

For example, an organisation may have workers compensation insurance (because it employs staff) and public liability insurance (because it is required under a lease or is considered good practice). However, those policies may not cover certain claims made against directors, committee members or other office holders.

In those circumstances, the organisation may wish to consider directors' and officers' (D&O) insurance or management liability insurance in addition to its existing insurance arrangements.

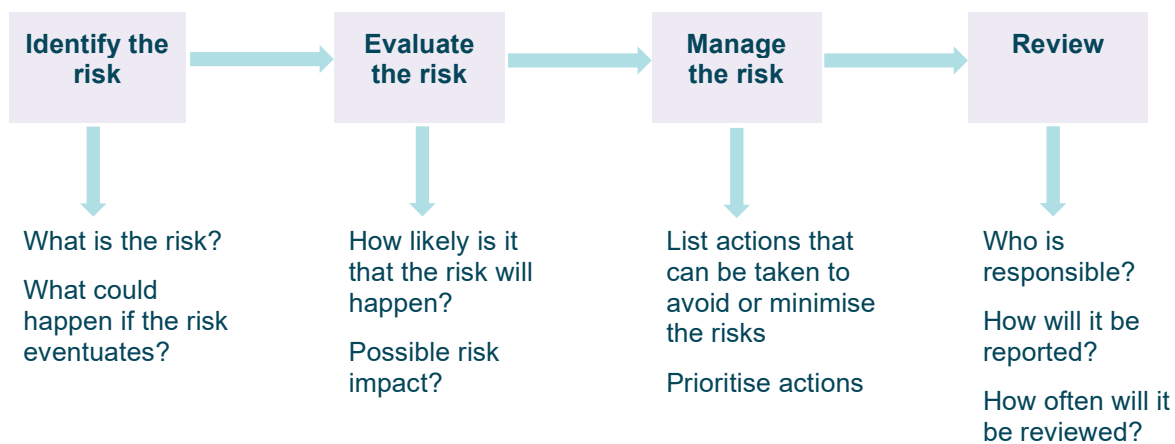


Tip – conduct regular risk assessments

Regular risk assessments can help identify:

- risks facing the organisation
- the likelihood and impact of those risks
- measures that may reduce those risks, and
- whether insurance is an appropriate risk management strategy

The diagram below illustrates a simple risk management process that your organisation can use when identifying, assessing and managing risks.



For an example of a practical risk assessment framework, see Volunteering Australia's risk management tool for volunteer-involving organisations, [Running the Risk?](#)

This resource provides guidance on identifying, assessing and managing risks associated with volunteers and volunteer programs. It also includes practical tools and templates that organisations can adapt when developing their own risk management procedures and conducting risk assessments.



Note – Insurance is not a substitute for risk management.

Community organisations should continue to implement reasonably available and cost-effective measures to avoid or minimise risks, even where insurance is in place.

If your organisation is uncertain about its insurance needs, it may be useful to seek advice from an insurance broker with experience advising community organisations.

Selecting appropriate insurance for your organisation

There is no one-size-fits-all insurance program for community organisations.

The types and levels of insurance that may be appropriate for your organisation will depend on factors including:

- the organisation's activities and operations
- the risks associated with those activities
- the organisation's ability to manage risks using measures other than insurance
- the legislative and regulatory environment in which the organisation operates
- any contractual obligations owed to others, and
- the costs and benefits of different insurance products

Insurance can be expensive and community organisations may not always be able to obtain every type of insurance they would like. It is therefore important to identify your organisation's most significant risks and consider which insurance products are likely to provide the greatest benefit.

If your organisation is uncertain about its insurance needs, it may be useful to seek advice from an insurance broker with experience advising community organisations.

Obtaining advice

It is often useful to obtain advice about your organisation's insurance needs before purchasing insurance.

Peak bodies and industry associations may be able to provide general guidance about insurance products commonly used in your sector.

Insurance brokers can also assist organisations to identify risks, compare policies and assess whether particular forms of insurance are appropriate.



Tip

Be aware that insurance companies and insurance agents generally only provide information about products offered by their insurer.

By contrast, insurance brokers may be able to provide advice about policies offered by a range of insurers.

Insurance brokers and insurance agents must generally be licensed and provide information about their relationship with insurers and any commissions or benefits they receive.

Exploring group insurance arrangements

Before obtaining insurance independently, consider whether your organisation is eligible to participate in a group or blanket insurance arrangement.

Peak bodies, umbrella organisations, funding bodies and related organisations sometimes negotiate insurance arrangements on behalf of multiple organisations. These arrangements may provide broader coverage or lower premiums than would otherwise be available.

If your organisation is eligible to participate in a group scheme, make sure you understand:

- what risks are covered
- any exclusions or limitations
- whether additional insurance is required, and
- any obligations that must be met to maintain cover



Example

Community Legal Centres Australia coordinates a National Insurance Scheme through which participating community legal centres can apply for group professional indemnity, management liability and public liability insurance.

Comparing policies

If a group insurance arrangement is not available, it is generally worthwhile obtaining and comparing multiple quotes.

When comparing insurance products, focus on the scope of cover rather than the premium alone. A lower-cost policy may provide significantly less protection.

Pay particular attention to:

- policy exclusions
- coverage limits
- deductibles and excesses
- waiting periods, and
- notification requirements

Bundling insurance products

Some insurers and brokers offer insurance packages designed for community organisations.

Where your organisation requires multiple insurance products, it may be possible to obtain more cost-effective cover by purchasing those products as part of a package rather than separately.

Before purchasing a package, ensure it provides appropriate cover for your organisation's activities and risks.

Types of insurance available

The summaries below provide general information about common types of insurance available to community organisations.



Note

Insurance policies vary significantly between insurers. Before purchasing any insurance policy, make sure you understand:

- what the policy covers
- what it excludes
- any limits on cover
- any conditions that apply, and
- the circumstances in which a claim may be refused

This information should be explained in the policy documents provided by the insurer, including any Product Disclosure Statement (**PDS**) provided or required for the product.

Product Disclosure Statements

A Product Disclosure Statement (**PDS**) explains the key features, benefits, risks, costs and limitations of an insurance product. If your organisation receives a PDS, it should read it together with the policy wording and any other documents provided by the insurer.

If any aspect of a policy or PDS is unclear, contact the insurer or your broker for clarification before purchasing the insurance.

Workers compensation insurance

All states and territories have workers compensation schemes that generally require organisations employing workers to obtain workers compensation insurance.

The specific requirements, coverage and obligations vary between jurisdictions. If your organisation employs workers in more than one state or territory, it may need to comply with the workers compensation requirements in each relevant jurisdiction.



For more information on workers compensation insurance for your jurisdiction, see the relevant state or territory weblink below:

- Australian Capital Territory – [WorkSafe ACT](#)
- New South Wales – [State Insurance Regulatory Authority \(SIRA\)](#)
- Northern Territory – [NT WorkSafe](#)
- Queensland – [WorkCover Queensland](#)
- South Australia – [Return to Work SA](#)
- Tasmania – [WorkSafe Tasmania](#)
- Victoria – [WorkSafe Victoria](#)
- Western Australia – [WorkCover WA](#)

Coverage

Workers compensation insurance generally provides benefits to workers who suffer a work-related injury or illness.

Depending on the relevant scheme and the circumstances, benefits may include:

- compensation for lost income
- medical and treatment expenses
- rehabilitation and return-to-work support, and
- other benefits available under the relevant workers compensation legislation

Common exclusions and limitations

Workers compensation insurance generally applies to workers who are covered by the relevant workers compensation legislation.

Volunteers are generally not covered by workers compensation insurance.

Independent contractors are also not usually covered. However, workers compensation legislation in some jurisdictions may deem certain contractors to be workers for the purposes of the scheme.

As with all insurance arrangements, coverage is subject to the requirements of the relevant workers compensation scheme and any applicable policy conditions.

When this insurance may be required

Most community organisations that employ staff will be required by law to obtain workers compensation insurance.

There are different tests in each jurisdiction for determining who is a worker for workers compensation purposes. Generally, people employed under a contract of employment will be covered.



If your organisation engages contractors or other non-traditional workers, you may need legal or insurance advice to determine whether workers compensation obligations apply.

Other considerations

Substantial penalties can apply if an organisation fails to comply with workers compensation requirements.

Organisations should also be aware that a person may hold multiple roles within an organisation. For example, a person may be both an employee and a volunteer director. Whether workers compensation cover applies will depend on the capacity in which the person was acting at the time of the injury or illness.

If your organisation engages contractors or consultants, it is generally prudent to ensure they maintain their own appropriate insurance cover. However, this does not necessarily remove the possibility that they may be considered workers under workers compensation legislation.

Volunteer personal accident insurance

It's important to remember that:

- workers' compensation insurance generally does not cover volunteers
- public liability insurance will often cover injury or damage caused by volunteers to others, but may not cover injuries suffered by volunteers themselves

As a result, volunteers can sometimes fall outside an organisation's existing insurance arrangements.

Your organisation should review its insurance policies to understand whether volunteers are covered and, if so, the extent of that cover. If in doubt, contact your insurer or broker.

Unlike workers compensation insurance, there is no general legal requirement for an organisation to obtain volunteer personal accident insurance.

Coverage

Volunteer personal accident insurance generally covers volunteers for certain expenses resulting from accidental injury, disability or death occurring while carrying out approved volunteer activities for the organisation.

Depending on the policy, cover may include:

- non-Medicare medical expenses
- disability benefits
- death benefits, and
- in some cases, limited compensation for lost income where an injured volunteer is unable to work in their usual occupation

The cover available will depend on the terms and conditions of the policy.

Common exclusions and limitations

It is important to ensure that any volunteer insurance policy is suitable for the volunteers engaged by your organisation.

Some policies may include:

- age restrictions
- waiting periods before benefits become payable
- exclusions for certain categories of volunteers, such as student placements, or
- limits on particular types of claims

Volunteer personal accident insurance generally only covers non-Medicare medical expenses. Insurers cannot cover expenses that include a Medicare benefit.

When this insurance may be appropriate

Volunteer personal accident insurance can help protect volunteers who may otherwise have little or no insurance cover if they are injured while carrying out volunteer work.

Many community organisations rely heavily on volunteers and may wish to consider volunteer personal accident insurance as part of their broader risk management strategy.

Whatever your organisation decides, it should clearly communicate to volunteers:

- what insurance cover applies
- what is not covered
- how claims can be made, and
- whether any costs may be payable by the volunteer



National Standards for Volunteer Involvement

Volunteering Australia's [National Standards for Volunteer Involvement](#) promote best practice among volunteer involving organisations and recognise (under standard 6) the importance of protecting the health, safety and wellbeing of volunteers, including through appropriate insurance arrangements and other risk management measures.

Motor vehicle insurance

Community organisations that own, lease or use motor vehicles should consider both their legal obligations and the risks associated with vehicle use.

Each state and territory has legislation that requires motor vehicles to be covered by compulsory third party (CTP) insurance, or an equivalent statutory scheme. This insurance is designed to provide protection where people are injured in motor vehicle accidents.



For more information on motor vehicle insurance for your jurisdiction, see the relevant state or territory weblink below:

- Australian Capital Territory – [Motor Accident Injuries Commission](#)
- New South Wales – [State Insurance Regulatory Authority, Compulsory Green Slip insurance](#)
- Northern Territory – [NT Motor Accidents Compensation Commission](#)
- Queensland – [Motor Accident Insurance Commission](#)
- South Australia – [CTP Insurance Regulator](#)
- Tasmania – [Motor Accidents Insurance Board](#)
- Victoria – [Transport Accident Commission](#)
- Western Australia – [Insurance Commission of Western Australia](#)

Coverage

Compulsory third party (CTP) insurance generally covers compensation and other benefits relating to personal injuries suffered by people involved in motor vehicle accidents.

The type and extent of cover differs between jurisdictions and schemes.

Common exclusions and limitations

CTP insurance generally does not cover:

- damage to vehicles
- damage to buildings or other property
- damage to your organisation's own vehicle, or
- other losses not covered by the relevant statutory scheme

Community organisations should consider whether additional insurance is needed to cover damage to property arising from motor vehicle accidents, including damage to their own vehicles.

When this insurance may be required

Organisations that own or lease motor vehicles will generally be required by law to maintain CTP insurance or participate in the relevant statutory scheme.

Organisations should also consider whether additional cover is appropriate for the vehicles they use and the activities they undertake.

Other considerations

A range of optional motor vehicle insurance products are available, including:

- comprehensive motor vehicle insurance, which generally covers damage to your organisation's vehicle and damage caused to other people's property
- third party property damage insurance, which generally covers damage caused to another person's property

Before purchasing motor vehicle insurance, check the policy carefully to understand what is and is not covered.

Many policies contain exclusions and conditions that may affect cover. For example, cover may be affected where:

- the vehicle is driven by an unauthorised driver
- the driver does not hold the appropriate licence
- the vehicle is in an unsafe or unroadworthy condition, or
- modifications or non-standard accessories have not been disclosed to the insurer

Your organisation should also consider whether the insurer requires information about:

- the people who regularly drive the vehicle
- driver age, experience or driving history, and
- how and where the vehicle is used

These factors may affect premiums, excesses and the availability of cover.

Public liability insurance

Public liability insurance is one of the most common forms of insurance held by community organisations. It is also frequently required under leases, funding agreements, venue hire agreements and other contracts.

Coverage

Public liability insurance generally covers:

- compensation payable to third parties for bodily injury, death or property damage arising from the organisation's activities, and
- legal costs incurred in defending claims relating to bodily injury, death or property damage

Public liability insurance is designed to protect organisations where they are legally liable for harm suffered by another person or damage caused to another person's property.

Common exclusions and limitations

When considering public liability insurance, your organisation should check whether the policy covers not only the organisation itself, but also its directors, officers, employees and volunteers.

Your organisation should also carefully review any exclusions and limitations in the policy.

Public liability insurance often does not cover:

- injuries suffered by volunteers while undertaking volunteer work
- injuries suffered by employees
- damage to property that is in the organisation's custody or control
- claims arising from professional advice or professional services
- claims arising from directors' or officers' management decisions, or
- liabilities arising solely because of contractual obligations

Depending on the circumstances, some of these risks may need to be covered under separate insurance policies, such as volunteer personal accident insurance, workers compensation insurance, professional indemnity insurance or directors' and officers' (D&O) insurance.

When this insurance may be appropriate

Most community organisations interact with members of the public and their property through their programs, activities, services and events.

As a result, most community organisations face the risk that a member of the public may suffer an injury, or their property may be damaged, because of the organisation's activities.

If a claim is made against an organisation, public liability insurance may cover legal defence costs and any compensation payable, subject to the terms and conditions of the policy.

Without appropriate insurance, the organisation may be required to meet those costs itself.

Other considerations

Public liability insurance is commonly required under:

- leases and licences for premises
- venue hire agreements
- funding agreements
- service agreements, and
- equipment hire agreements



Caution – contract requirements

Check whether any lease, venue hire agreement or service agreement requires public liability insurance. If it does, ensure the policy meets any requirements for coverage limits or noting another party's interest on the policy.

Products liability insurance

Some community organisations manufacture, sell or distribute products as part of their activities. Products liability insurance can help protect an organisation if those products cause injury or damage.

Coverage

Products liability insurance generally covers:

- compensation payable to third parties for bodily injury, death or property damage caused by products manufactured, supplied or distributed by the organisation, and
- legal costs incurred in defending claims arising from those products

Common exclusions and limitations

Products liability insurance does not usually cover the costs of recalling defective products.

As with all insurance policies, cover is subject to the terms, conditions, exclusions and limits of the policy.

When this insurance may be appropriate

If your community organisation manufactures, sells or distributes products, it should consider whether products liability insurance is appropriate.

For the purposes of products liability insurance, products can include items that are supplied incidentally to the organisation's activities. For example, food sold or supplied at fundraising events, canteens, community markets or other events may be considered a product.

Organisations should consider the nature of the products they supply and the potential consequences if those products cause injury or damage.

Other considerations

Products liability insurance is often available as part of a combined public and products liability policy.

If your organisation needs both public liability and products liability cover, it may be worth considering whether a combined policy is available and appropriate.

Professional indemnity insurance

Professional indemnity insurance is commonly held by organisations that provide professional services, specialised advice or expertise to clients, members or the public.

Coverage

Professional indemnity insurance generally covers:

- compensation payable to third parties for economic loss or other loss arising from an act, error or omission in the provision of professional services or advice
- certain claims relating to personal injury arising from the provision of those services, and
- legal costs incurred in defending covered claims

Professional indemnity insurance is designed to protect organisations where a person alleges they have suffered loss because they relied on the organisation's professional services, advice or expertise.

Common exclusions and limitations

Professional indemnity insurance often excludes liabilities that arise solely because an organisation has agreed to assume responsibility under a contract.

It is therefore important to consider the liability and insurance implications before signing service agreements or other contracts.

Policies may also exclude or limit cover for:

- criminal or fraudulent conduct
- deliberate wrongdoing
- fines and penalties
- some regulatory, coronial or administrative investigations, or
- circumstances known to the organisation before the policy was obtained

As with all insurance policies, cover is subject to the policy wording, exclusions and conditions.

When this insurance may be appropriate

Community organisations that provide professional services or advice should consider whether professional indemnity insurance is appropriate.

Examples may include organisations that provide:

- legal services
- health or wellbeing services
- financial or accounting services
- consulting services
- training or educational services, or
- specialist technical advice

Professional indemnity insurance may be mandatory or strongly recommended in some professions and sectors, depending on the applicable regulatory requirements.

Other considerations

Professional indemnity insurance is different from an indemnity provided to office holders under legislation, an organisation's rules or its constitution.

An indemnity protects an office holder from certain liabilities incurred while carrying out their duties. Professional indemnity insurance, by contrast, is intended to protect against claims arising from the provision of professional services or advice.

Many professional indemnity policies operate on a 'claims-made' basis. This means the policy generally needs to be in place when a claim is made, regardless of when the events giving rise to the claim occurred. Organisations should carefully consider this when changing insurers, ceasing activities or winding up.

Buildings and contents insurance

Buildings and contents insurance can help protect a community organisation against the financial consequences of damage to its premises, equipment and other property.

Coverage

Buildings and contents insurance generally covers loss of or damage to:

- an organisation's buildings (where building cover has been obtained)
- furniture, equipment and other contents owned by the organisation, and
- other insured property specified in the policy

Cover is usually provided for specified events such as:

- fire
- storm or weather-related damage
- theft
- vandalism, and
- other risks identified in the policy

Common exclusions and limitations

The extent of cover depends on the terms and conditions of the policy.

When considering buildings and contents insurance, your organisation should carefully review:

- which events are covered
- any exclusions
- coverage limits
- any excesses that apply, and
- any obligations relating to maintenance, security or occupancy of the premises

For example, some policies may exclude or limit cover for particular weather events, gradual deterioration, or damage resulting from poor maintenance.

When this insurance may be appropriate

If your community organisation owns a building or other premises, it should consider whether both building and contents insurance are appropriate.

If your organisation leases premises, responsibility for insuring the building itself will often rest with the landlord. However, your organisation should still consider whether it needs insurance for its own property, including:

- office equipment
- computers and electronic devices
- furniture
- sporting equipment
- tools and machinery, and
- other organisational assets

Other considerations

When arranging contents insurance, it is important to ensure that the insured value reflects the cost of replacing the contents, not simply their current value.

Organisations should periodically review their insurance arrangements to ensure that coverage remains appropriate as equipment is purchased, replaced or upgraded.

Where an organisation owns or stores high-value equipment, it should also consider whether additional security measures or specialised cover may be required under the policy.

Directors' and officers' liability insurance

Directors' and officers' liability insurance is commonly referred to as **D&O insurance**.

Some insurers offer similar products under the description of **management liability insurance**. The scope of cover varies between policies, so organisations should carefully review the policy wording before purchasing cover.

Coverage

D&O insurance generally protects directors, committee members and other office holders against certain liabilities arising from acts or omissions that occur while carrying out their duties for the organisation.

Depending on the policy, cover may include:

- damages or compensation payable by an office holder
- legal defence costs
- costs associated with responding to certain claims or investigations, and
- certain employment-related claims

Examples of claims that may be covered include those arising from:

- alleged breaches of governance duties
- employment-related decisions
- discrimination
- misleading statements
- privacy-related claims, and
- negligence in carrying out management responsibilities

D&O insurance generally protects office holders in their capacity as office holders of the organisation.

Common exclusions and limitations

D&O insurance does not cover every type of liability.

Policies commonly exclude cover for:

- fraudulent conduct
- criminal conduct
- deliberate wrongdoing
- personal conduct unrelated to an individual's role with the organisation, or
- liabilities specifically excluded by law or under the terms of the policy

Organisations should review policy exclusions carefully to identify any gaps between the risks faced by office holders and the cover provided.

Company reimbursement cover

Many D&O insurance policies also include a company reimbursement component.

This generally covers the organisation where it has indemnified an office holder for liabilities incurred while carrying out their duties.

For example, where an organisation reimburses an office holder under an indemnity contained in its rules, constitution or legislation, the company reimbursement section of the policy may reimburse the organisation for some or all of those amounts, subject to the policy terms.

When this insurance may be appropriate

Organisations should consider whether D&O insurance is appropriate where:

- directors, committee members or other office holders may be exposed to personal liability
- the organisation indemnifies office holders under its rules or constitution, or
- legislation requires the organisation to indemnify office holders in certain circumstances

For example, an organisation may hold workers compensation insurance and public liability insurance, but those policies may not cover certain claims made against directors, committee members or other office holders.

In those circumstances, the organisation may wish to consider D&O insurance or management liability insurance in addition to its existing insurance arrangements.

Other considerations

If an organisation indemnifies its office holders, the value of that indemnity may be limited by the organisation's financial resources.

Without insurance, an organisation may have insufficient assets to fully meet its indemnity obligations.

For example, if an office holder incurs a liability of \$200,000 and the organisation only has \$120,000 in assets, the organisation may be unable to meet the full amount of the liability. This may place both the office holder and the organisation in a difficult financial position.

D&O insurance may assist organisations to manage this risk.



Caution – Company limited by guarantee

The *Corporations Act 2001* (Cth) limits the liabilities for which a company can indemnify or insure directors and officers. For example, some liabilities arising from a wilful breach of duty or improper use of position or information cannot be insured. Seek advice if you are unsure about the requirements.

Cyber liability insurance

Cyber liability insurance (also called cyber risk insurance) is a relatively new type of insurance, but it is becoming increasingly important for community organisations.

Many community organisations rely on technology to deliver services, communicate with stakeholders and store personal information. A cyber incident can result in significant financial, legal and reputational consequences.

Coverage

Cyber liability insurance generally covers losses arising from cyber security incidents and technology-related risks, such as:

- ransomware attacks
- phishing attacks
- business email compromise
- cyber extortion
- unauthorised access to systems
- theft or loss of data
- privacy breaches
- online defamation, and
- certain intellectual property infringements

Depending on the policy, cover may include:

- compensation payable to third parties arising from a cyber incident
- legal defence costs
- costs associated with investigating a cyber incident
- data recovery and system restoration costs
- IT forensic services
- business interruption losses



- crisis management, customer support and public relations costs
- notification costs where affected individuals must be informed of a data breach, and
- costs associated with responding to privacy-related claims

Common exclusions and limitations

When considering cyber liability insurance, your organisation should carefully review:

- who is covered by the policy, including whether directors, officers, employees and volunteers are covered
- any minimum cyber security requirements imposed by the insurer
- policy exclusions and coverage limits
- waiting periods and deductibles, and
- whether the policy covers incidents that occurred before the policy commenced but were only discovered afterwards

As with all insurance policies, cover is subject to the policy wording, exclusions and conditions.

When this insurance may be appropriate

Most community organisations use information technology systems and store some form of personal, financial or confidential information.

If those systems are compromised, an organisation may suffer:

- financial losses
- business interruption
- legal claims
- regulatory investigations, and
- reputational harm

Cyber liability insurance may assist organisations to manage some of these risks and the costs associated with responding to a cyber incident.

Other considerations

Cyber liability insurance should be considered as part of a broader cyber security and risk management strategy. Insurance is not a substitute for appropriate cyber security controls.

Community organisations should also consider measures such as:

- multi-factor authentication
- staff and volunteer cyber security training
- regular software updates
- secure backups
- access controls, and
- incident response planning

Organisations that collect personal information should also be aware of their obligations under privacy laws. Depending on the circumstances, a cyber incident or data breach may require affected individuals to be notified and may trigger obligations under the Notifiable Data Breaches scheme.



Note

Cyber risk continues to evolve rapidly. Community organisations should regularly review both their cyber security practices and any cyber insurance arrangements to ensure they remain appropriate for the organisation's activities and the information it holds.



For more information about protecting your organisation from cyber security risks, see our [cyber security and privacy resources](#).

Fraud insurance

Fraud insurance is sometimes referred to as **fidelity insurance**.

Fraud insurance is designed to protect organisations against certain financial losses arising from dishonest or fraudulent conduct by people who have access to organisational funds or property.

Coverage

Fraud insurance generally covers financial losses resulting from:

- theft of money or property
- misappropriation of funds
- fraudulent transactions
- dishonesty by employees, office holders or other authorised persons, and
- other fraudulent conduct covered by the policy

The scope of cover will depend on the terms and conditions of the policy.

Common exclusions and limitations

Fraud insurance policies often contain exclusions and conditions that may affect coverage.

For example, a policy may:

- limit cover to losses caused by specific categories of people
- require the organisation to report losses within a specified period
- exclude losses arising from inadequate financial controls
- exclude losses known before the policy commenced, or
- impose monetary limits on claims

As with all insurance products, organisations should carefully review the policy wording before purchasing cover.

When this insurance may be appropriate

Community organisations should consider whether fraud insurance is appropriate having regard to:

- the amount of money and assets handled by the organisation
- the number of people with access to funds or financial systems
- the risk of fraud occurring, and
- the financial consequences if a fraud were to occur

Fraud insurance may be particularly relevant for organisations that:

- manage significant funds
- receive grants or large donations
- conduct regular fundraising activities, or
- have multiple people involved in handling money or financial records

Other considerations

Fraud insurance should not be regarded as a substitute for good financial governance.

Organisations should maintain appropriate financial controls to reduce the risk of fraud and financial mismanagement.

Examples of financial controls include:

- restricting access to bank accounts and financial systems
- requiring approval for certain transactions and expenditure thresholds
- keeping accurate records of all financial transactions
- retaining invoices, receipts and other supporting documents, and
- regularly reviewing bank statements and financial reports

When considering fraud insurance, your organisation should weigh the potential financial impact of fraud against the cost of the insurance and the effectiveness of its existing financial controls.

Travel insurance

Travel insurance can help protect community organisations against financial losses and other risks associated with domestic and international travel.

Organisations should consider travel insurance whenever employees, volunteers, board members or other representatives travel on behalf of the organisation.

Coverage

Travel insurance may cover:

- emergency medical expenses
- medical evacuation and repatriation costs
- trip cancellation or interruption costs
- additional accommodation and transport expenses arising from unexpected events
- lost, stolen or delayed baggage and personal effects, and
- other travel-related losses covered by the policy

The extent of cover will depend on the terms and conditions of the policy.

Common exclusions and limitations

Travel insurance policies commonly contain exclusions and limitations relating to:

- pre-existing medical conditions
- high-risk activities
- travel to destinations subject to government travel warnings
- unattended baggage or valuables
- claims arising from illegal or reckless conduct, and
- circumstances known before the policy was purchased

Organisations should carefully review policy exclusions, coverage limits and claim requirements before travelling.

When this insurance may be appropriate

Community organisations should consider travel insurance whenever people travel on the organisation's behalf, particularly where the travel involves:

- interstate travel
- overseas travel
- conferences, events or competitions
- volunteer programs, or
- activities involving significant travel costs



Unexpected medical expenses, travel disruptions or cancellations can result in significant financial costs for both individuals and organisations.

Travel insurance may help reduce the financial impact of these events.

Other considerations

Before arranging travel insurance, organisations should consider:

- who will be covered by the policy, including volunteers and board or committee members
- whether the policy covers domestic travel, international travel or both
- any exclusions relating to the planned activities
- whether personal belongings owned by travellers are covered, and
- any notification or claims requirements that apply if an incident occurs while travelling

Travel insurance should be considered alongside the broader risk management measures discussed in [part 4](#) and [part 5](#) of this guide, particularly where travel is associated with sporting, recreational or adventure activities.

For organisations that regularly arrange interstate or international travel, it may be worthwhile reviewing travel insurance arrangements annually to ensure they remain appropriate for the organisation's activities.



Part 4

**Risk considerations for activities that
involve travel**

Risk considerations for activities that involve travel

This part of the guide covers:

- ▶ key risks associated with travel
- ▶ managing travel-related risks
- ▶ insurance for activities involving travel
- ▶ use of private vehicles
- ▶ driver licence requirements for larger vehicles, and
- ▶ transporting children and young people



The part of the guide considers legal and practical issues that may arise when an organisation transports clients, participants or other people, arranges travel connected with its activities, or requires employees, volunteers or members to travel on its behalf.

Key risks associated with travel

Personal injury

A community organisation that organises an activity involving travel may owe a duty of care to the people involved. It may need to take reasonable steps to protect those people against foreseeable risks of harm. The steps required will depend on the circumstances, including the likelihood and seriousness of the risk and the precautions reasonably available.

For example, if an organisation uses its own vehicles to transport participants, it should ensure the vehicles are registered, roadworthy and properly maintained. If someone is injured because a vehicle was not properly maintained, the organisation may be legally responsible.

Civil liability laws differ between states and territories. Depending on the jurisdiction and circumstances, special rules may apply to inherent and obvious risks associated with recreational activities. An organisation may not have a duty to warn participants about some obvious risks. A participant's failure to take reasonable care for their own safety may also reduce the organisation's liability under the principles of contributory negligence.

These principles do not remove the need to identify foreseeable risks and take reasonable precautions.

When deciding whether an organisation was negligent, a court may consider whether the organisation knew, or should have known, that its acts or omissions created a risk of harm. The court may also consider the likelihood and potential seriousness of the harm, the precautions a reasonable organisation would have taken and whether the organisation's failure to take reasonable care caused the harm.

Work health and safety

Work health and safety (**WHS**) laws may apply when employees, volunteers, contractors or other workers travel for an organisation.

The precise obligations differ between jurisdictions and depend on the organisation's structure and activities.

Where WHS or occupational health and safety laws apply, organisations must eliminate risks to health and safety so far as reasonably practicable or, if elimination is not reasonably practicable, minimise those risks so far as reasonably practicable.

Travel can expose workers and volunteers to risks such as fatigue, long periods of driving, severe weather, unfamiliar routes, unsafe vehicles and working alone. Organisations should consider these risks when planning travel and determine what measures are reasonably practicable to eliminate or minimise them.

Breaches of work health and safety or occupational health and safety laws can attract significant penalties. Serious breaches may also result in criminal liability.



For more information about your organisation's WHS requirements, see [our WHS webpage](#).

Property damage

Employees, volunteers or other representatives may cause damage to vehicles, buildings or other property while travelling for an organisation.

Where damage is caused while a person is acting for the organisation, a claim may be made against the person, the organisation or both, depending on the circumstances.

Some property damage may be covered by motor vehicle or public liability insurance. Cover will depend on the policy terms, exclusions and circumstances of the incident.

For more information about insurance, see [part 3 of this guide](#).

Managing travel-related risks

Organisations should identify, assess and manage travel-related risks before an activity takes place.

A travel risk assessment should consider who will be travelling, the destination and route, the type and duration of the journey, the vehicles being used and the experience and licence status of drivers.

It should also consider weather and road conditions, the activities planned at the destination and the needs of participants. Additional safeguards may be needed where the travel involves children, people requiring additional support or higher-risk activities.

Risk management procedures

It is good practice to have a procedure for identifying and managing foreseeable travel-related risks.

A risk assessment should identify what could go wrong, who could be affected and the likelihood and consequences of each risk. It should record the measures that will be used to eliminate or minimise the risks, who is responsible for those measures and how they will be monitored.

The organisation should review the assessment if there is a significant change to the route, destination, vehicle, participants, responsible adults, weather conditions or planned activities.

Additional legal requirements apply to some organisations. For example, approved education and care services are subject to specific requirements concerning transport policies, risk assessments, written authorisations and record-keeping.



For more information, see:

- the [Victorian Department of Education's policy for outdoor activities and working outdoors](#) which describes the risk management process that might be adopted in the context of school excursions, and
- the [NSW Department of Education webpage on excursions](#) which sets out directions for planning and managing excursions

Registration, maintenance, insurance and licences

Your organisation should have a documented process for checking that vehicles used for its activities are registered, roadworthy and properly maintained. It should also check that compulsory third party insurance, or the equivalent statutory cover, is in place and that any additional insurance required by the organisation or a contract is current.

Drivers must hold the appropriate licence and should have the skills and experience required for the vehicle and journey. The organisation should keep records of relevant licence, registration, maintenance and insurance checks.

Travel policies

Clear written policies can help employees and volunteers understand the organisation's travel requirements.

Depending on the organisation's activities, a travel policy may address the use of organisational and private vehicles, driver authorisation, licence and registration checks, fatigue management, rest breaks and reimbursement of approved travel expenses. It may also set expectations about seatbelts, child restraints, mobile phone use, alcohol and drugs, transporting equipment, responding to emergencies and reporting accidents, damage and near misses.

Employees and volunteers should receive information and training about the policies relevant to their roles.

Driver fatigue

Fatigue can significantly affect a person's capacity to drive safely.

When planning travel, your organisation should consider the length and timing of the journey, suitable rest breaks and whether a person will be driving after a long period of work or volunteering. For longer journeys, the organisation should consider sharing the driving, arranging overnight accommodation or using another form of transport.

Drivers should be encouraged to report fatigue and should not be pressured to continue driving when it is unsafe to do so.

Traffic management

Organisations holding events should consider risks associated with vehicle movements, pedestrians, parking, loading and unloading areas, and emergency vehicle access.

Depending on the nature and size of the event, consultation or approval from local councils, road authorities, public transport providers or emergency services may be required. The organisation should also consider safe pedestrian routes, accessible parking and drop-off points, separation of vehicles from public areas and clear communication of transport arrangements to attendees.

For more information, see [our resources on holding events](#).



For more information on the transport agencies in your jurisdiction, see the relevant state or territory weblink below:

- Australian Capital Territory – [Transport Canberra](#)
- New South Wales – [NSW Government Transport](#)
- Northern Territory – [Methods of transport in the NT](#)
- Queensland – [Transport and motoring](#) and [Public transport, taxis and bicycle riding](#)
- South Australia – [Driving and transport](#) and [Using Adelaide Metro buses, trains and trams](#)
- Tasmania – [Transport services](#) and [Public Transport](#)
- Victoria – [Transport Victoria](#) and [Public Transport Victoria](#)
- Western Australia – [Transport](#) and [Public Transport Authority](#)

Authority of employees and volunteers

Your organisation should make clear when an employee or volunteer is authorised to travel or transport another person on its behalf.

Whether an organisation is legally responsible for an incident may depend partly on whether the person was acting within the scope of their role or authority at the time. Important travel responsibilities and restrictions should therefore be communicated clearly and recorded.

For example, an organisation may authorise a volunteer to deliver goods to clients but not to transport clients in the volunteer's vehicle. The organisation should document and communicate that restriction.

A written restriction will not necessarily prevent the organisation from being legally responsible in every case. Liability will depend on the circumstances and applicable law.

Medical information and emergency arrangements

Depending on the activity and the needs of participants, your organisation should consider whether it needs to collect medical and emergency information.

Relevant information may include emergency contact details, health conditions that could affect the travel or activity, current medication and instructions, allergies and consent to provide necessary information to health professionals in an emergency.

Your organisation should collect only the information it reasonably needs and keep it secure.

If privacy laws apply, the organisation must comply with its obligations when collecting, storing, using and disclosing personal and health information.



For more information, see [our webpage on privacy laws](#).

Use of private vehicles

Employees and volunteers sometimes use their own vehicles for organisational activities.

Your organisation should have a policy stating when private vehicles may be used and any conditions that apply. Before authorising that use, the organisation should check that the driver holds the appropriate licence and that the vehicle is registered, roadworthy and covered by compulsory third party insurance or the relevant statutory scheme. It should also consider requiring appropriate property damage insurance.

A personal motor vehicle policy may contain restrictions relating to employment, business or volunteer use. The driver should check with their insurer whether the proposed use is covered.

Your organisation should make clear who may drive, who may be transported, which journeys are authorised, whether clients or participants may be transported, how approved expenses will be reimbursed and how accidents or damage must be reported.

An organisation may be legally responsible for the conduct of an employee, volunteer or other representative in some circumstances. The result will depend on the person's role and authority and the connection between the journey and the organisation's activities.

Driver licence requirements for larger vehicles

The licence required to drive a bus, minibus or other larger vehicle depends on the vehicle's seating capacity, gross vehicle mass and the rules in the relevant state or territory.

A standard car licence only permits a person to drive vehicles within specified passenger and weight limits. A larger vehicle may require a light rigid, medium rigid, heavy rigid or another licence class.

Additional requirements may apply to commercial or passenger transport services, vehicles transporting people for payment, driver authorisation or accreditation, fatigue management and vehicle safety inspections.

Before using a larger vehicle, your organisation should check the applicable requirements with the relevant state or territory licensing and passenger transport authority.



For more information from the relevant licences for your jurisdiction, see the weblinks below:

- Australian Capital Territory – [Licence classes and conditions](#)
- New South Wales – [Licence classes](#)
- Northern Territory – [Driver licence classes and conditions](#)
- Queensland – [Licence types, classes and conditions](#)
- South Australia – [Licence classes](#)
- Tasmania – [Licence classes](#)
- Victoria – [Licence and permit types](#)
- Western Australia – [Vehicle classes](#)

Transporting children and young people

Transporting children and young people creates additional safety and child protection risks.

Screening checks are only one part of a child-safe approach. Organisations should ensure their transport arrangements are consistent with their child safety policies and procedures.

Appropriate measures may include obtaining written parent or guardian authorisation, clearly communicating pick-up and drop-off arrangements and maintaining suitable supervision. The organisation should use legally required seatbelts and child restraints, keep an accurate record of the children travelling and check that no child remains in a vehicle at the end of a journey.

The organisation should have procedures for delays, emergencies and changes to travel arrangements. It should also consider whether a proposed arrangement could expose a child to an increased child safety risk, such as one adult transporting one child alone, and whether another arrangement is reasonably available.

Approved education and care services are subject to specific transport requirements. These include requirements relating to policies, risk assessments, written authorisations and records. For centre-based services, additional requirements apply to regular transportation, including responsibilities relating to vehicle checks and records.

Depending on the role and jurisdiction, workers and volunteers may also require a Working with Children Check, Working with Vulnerable People registration or another clearance.



For more information, see our [webpage on background checks](#) which includes guides to screening checks in all Australian states and territories.

Parent or guardian's informed consent

Where travel involves a child or young person under 18, your organisation should consider obtaining informed consent from a parent or guardian.

The consent process should provide clear information about the purpose of the travel, the destination, transport and supervision arrangements, planned activities, foreseeable risks and emergency arrangements.

A consent or waiver form does not remove the organisation's duty of care or prevent it from being held legally responsible if it fails to take reasonable care. However, a properly drafted form can help parents and guardians understand the proposed arrangements and risks and provide evidence that relevant information was disclosed.

The organisation should also ensure it has current emergency contact details and any medical information it reasonably needs.

Insurance considerations for activities involving travel

Not every travel-related risk can be eliminated. Before conducting an activity involving travel, your organisation should review whether its existing insurance arrangements are appropriate for the activity being undertaken.

Depending on the circumstances, relevant cover may include motor vehicle insurance, public liability insurance, workers compensation insurance, volunteer personal accident insurance and travel insurance.

Your organisation should understand:

- who and what is covered by each policy
- whether private vehicles are covered
- any geographical limitations on cover
- relevant exclusions and excesses, and
- what steps must be taken if an accident or other incident occurs.



For more information about insurance, see [part 3 of this guide](#).



Part 5

**Risk considerations for activities that
involve sport and adventure activities**

Risk considerations for sport and adventure activities

This part of the guide covers:

- ▶ legal responsibility for injuries arising from sport and adventure activities
- ▶ measures to reduce the likelihood of incidents
- ▶ industry standards and guidance materials
- ▶ insurance considerations
- ▶ activities involving children and young people, and
- ▶ consent and medical information



Sport and adventure activities are often an important part of the services and events provided by community organisations. However, they may involve a higher risk of injury than many other activities.

When planning an activity involving sport, recreation or adventure, organisations should carefully consider the risks involved and the steps that can reasonably be taken to protect participants, volunteers and staff.

Legal responsibility for injuries

Community organisations may be legally responsible if a participant is injured during a sporting or adventure activity organised by the organisation.

Whether an organisation is legally liable will depend on the circumstances. If a serious incident occurs, the organisation should obtain legal advice.

Generally, organisers of sporting and adventure activities owe a duty of care to participants. This means they must take reasonable precautions against foreseeable risks of harm.

In practice, this duty may require an organisation to provide appropriate information and instruction, maintain equipment in a safe condition, supervise participants appropriately and implement reasonable safety measures.

Civil liability laws differ between Australian jurisdictions. Depending on the circumstances, the law may recognise that some risks are inherent in sporting and adventure activities and cannot be completely eliminated.

An **inherent risk** is a risk that cannot be avoided by exercising reasonable care and skill. An organisation is generally not liable for injuries that result solely from an inherent risk of an activity.

An **obvious risk** is a risk that would have been obvious to a reasonable person in the circumstances, even if the likelihood of the risk occurring is low. Depending on the circumstances and the law that applies, an organisation may not be required to warn participants about an obvious risk.

A participant is also expected to take reasonable care for their own safety. If a participant contributes to their own injury through their conduct, responsibility for the injury may be shared between the participant and the organisation. This is known as **contributory negligence**.

When determining whether an organisation was negligent, a court may consider whether the organisation knew, or should have known, about the relevant risk, whether the risk was significant, what precautions a reasonable organisation would have taken and whether the failure to take those precautions caused the injury.



Case examples

Obvious or inherent risk

A cricket player suffered a serious eye injury while playing indoor cricket. No warning signs were displayed regarding the general risks of indoor cricket or the specific risk of eye injury. The court found that the risk of being struck in the face by a cricket ball was an obvious risk that did not require a specific warning.

Contributory negligence

Ben is injured while participating in an indoor rock-climbing activity organised by a community organisation. While descending, Ben jumps from an unsafe height despite having previous climbing experience and understanding the associated risks.

In these circumstances, responsibility for the injury may be shared between Ben and the organisation under the principles of contributory negligence.



For more information, see [our webpage on negligence, injuries, accidents and incidents](#).

Risk warnings and waivers

Many organisations ask participants in sporting and adventure activities to sign a document that contains a risk warning, a waiver or both.

A **risk warning** informs participants about the nature of the activity and the risks involved. This may assist participants to make an informed decision about whether they wish to take part.

A **waiver** generally seeks to limit or exclude certain legal rights or claims. However, waivers do not automatically remove an organisation's duty of care and their effectiveness will depend on the circumstances and the applicable law.

An effective warning should clearly explain the risks associated with the activity. Simply stating that an activity is dangerous may not be enough. Wherever possible, the warning should describe the particular risks that participants may encounter and the potential consequences of those risks.

If warnings or waivers form part of an event's terms and conditions, participants should have access to that information before they register or purchase tickets.

A clear waiver may assist an organisation in certain circumstances, particularly where it forms part of an effective risk warning process. However, a waiver will not necessarily protect an organisation if it has failed to take reasonable precautions to reduce foreseeable risks.

Waivers are subject to legal limitations. Consumer guarantees and other statutory rights may continue to apply, although special rules can permit certain liabilities relating to recreational services to be excluded, restricted or modified. Organisations should obtain legal advice before preparing or relying on a waiver.



Caution

Organisations should obtain legal advice before preparing or relying on warnings or waivers. The effectiveness of a warning or waiver will depend on the circumstances, the wording used and the laws that apply.

Measures to reduce the likelihood of an incident

Community organisations can reduce the likelihood of injuries and other incidents by identifying risks before an activity takes place and implementing appropriate control measures.

An organisation's risk management approach will vary depending on the nature of the activity, the participants involved and the environment in which the activity is conducted. However, all organisations conducting sporting or adventure activities should carefully plan the activity, identify foreseeable hazards and take reasonable steps to manage those risks.

Risk management procedures

It is good practice to develop a risk management procedure that identifies foreseeable risks and outlines how those risks will be managed.

As part of this process, organisations should conduct risk assessments before each activity and review them whenever circumstances change. Factors that may need to be considered include the nature of the activity, the experience and capabilities of participants, environmental conditions, emergency response arrangements and any equipment being used.

A documented risk management process can help an organisation identify hazards, assess risks and implement appropriate controls. It may also assist the organisation to demonstrate that it took reasonable precautions if an incident occurs.

Staff and volunteer qualifications, training and supervision

Organisations should consider whether staff and volunteers require particular qualifications, licences, training or experience to safely conduct or supervise the activity.

The level of supervision required will depend on the nature of the activity, the age and experience of participants and the level of risk involved.

Organisations should also monitor activities while they are taking place to ensure that staff, volunteers and participants are following safety procedures and that any emerging risks are addressed promptly.

Equipment and maintenance

Equipment used in sporting and adventure activities should be suitable for the activity, regularly maintained and in safe working condition.

Before an activity begins, organisations should inspect equipment and address any defects or safety concerns. Where specialised equipment is used, staff and volunteers should understand how to use, store and maintain it safely.

Industry standards and guidance materials

Industry standards, codes of practice and guidance materials can assist organisations to identify risks and implement recognised safety practices.

Following recognised standards may also help demonstrate that an organisation has taken reasonable steps to protect participants.

Australian Adventure Activity Standards

The [Australian Adventure Activity Standards \(AAAS\)](#) and Core Good Practice Guide were updated in 2026. Updated activity-specific Good Practice Guides are being released progressively. Organisations should refer to the current materials published by the Outdoor Council of Australia for guidance on conducting outdoor recreation activities involving dependent participants.

Although the AAAS and Good Practice Guides are voluntary and not legally binding, they are widely recognised as reflecting good practice and can assist organisations to develop appropriate risk

management procedures. Following recognised industry standards may also assist an organisation to demonstrate that it has taken reasonable steps to manage risks associated with an activity.

Organisations conducting outdoor activities may also find the [resources](#) produced by [Outdoors NSW & ACT](#) and other outdoor recreation bodies useful.

Sporting activity resources

A range of resources are available to support safer sporting activities. These include:

- [Play By the Rules](#)
- the NSW Department of Education's [Sport Safety Guidelines](#)
- Sports Medicine Australia's [Safety Guidelines for Children and Young People in Sport and Recreation](#), and
- the Australian Sports Commission's [safe and inclusive sport resources](#)

These resources can assist organisations with risk assessment, participant safety, inclusion and child safety.

Activities involving children and young people

Sporting and adventure activities involving children and young people require additional planning and safeguards.

Working with Children Checks and similar screening checks are only one part of a child-safe approach. Organisations should also have appropriate recruitment, supervision, communication and incident-reporting processes in place.

Activities involving children and young people should be conducted in accordance with the organisation's child safety policies and procedures.



For more information, see our [webpage on background checks](#) which includes guides to screening checks in all Australian states and territories.

Parent or guardian's informed consent

If an activity involves participants under 18 years of age, organisations should generally obtain informed consent from a parent or guardian.

The consent process should explain the nature of the activity, the risks involved, supervision arrangements, emergency procedures and any other information a parent or guardian may reasonably need before deciding whether the child should participate.

A consent form does not remove an organisation's duty of care and will not prevent liability if the organisation fails to take reasonable care.

However, a properly drafted consent process can help parents and guardians understand the activity and provide evidence that relevant information was disclosed.

Medical information and emergency arrangements

Depending on the nature of the activity, organisations should consider whether it is appropriate to collect medical and emergency information from participants.

Medical information can assist first aiders, emergency responders and health professionals if an injury or medical emergency occurs during an activity.

Relevant information may include:

- emergency contact details

- medical conditions that may affect participation
- current medications and any relevant instructions
- allergies, and
- consent to provide information to medical professionals in an emergency

Organisations should collect only the information they reasonably need and should handle personal and health information in accordance with applicable privacy obligations.



For more information, see [our webpage on privacy laws](#).

Insurance considerations for sport and adventure activities

Not all risks associated with sporting and adventure activities can be eliminated. Even where an organisation has carefully planned an activity, conducted risk assessments and implemented appropriate safety measures, accidents and injuries can still occur.

Before conducting a sporting or adventure activity, your organisation should review whether its existing insurance arrangements are appropriate for the nature of the activity and the risks involved.

Depending on the circumstances, relevant insurance may include public liability insurance, volunteer personal accident insurance, workers compensation insurance, travel insurance and, where appropriate, professional indemnity insurance.

When reviewing insurance arrangements, your organisation should consider:

- whether the proposed activity falls within the scope of the policy
- who is covered under the policy, including employees, volunteers, contractors and participants where relevant
- any exclusions that may apply to higher-risk sporting or adventure activities
- any geographical limitations on cover
- coverage limits and excesses, and
- any notification requirements that apply if an incident occurs

Some insurers impose specific conditions or exclusions for higher-risk activities. Organisations should carefully review policy terms and seek clarification from their insurer or broker if there is any uncertainty about whether a proposed activity is covered.

Insurance should not be regarded as a substitute for risk management. Organisations should continue to implement reasonably available measures to identify, reduce and manage risks, even where insurance is in place.



For more information about insurance, see [part 3 of this guide](#).



Part 6

Responding to incidents and claims

Responding to incidents and claims

This part of the guide covers:

- ▶ notifying your insurer, broker and lawyer
- ▶ claims against your community organisation
- ▶ prior known circumstances
- ▶ uninsured incidents, and
- ▶ complaints about insurance



Even where an organisation has carefully managed risk and obtained appropriate insurance, incidents can still occur.

When something goes wrong, it is important to act promptly. Early notification to your insurer, broker and legal advisers may help preserve your organisation's rights under its insurance policies and assist with managing any legal issues that arise.

Notifying your insurer, broker and lawyer

If an incident occurs, your organisation should notify its insurer or insurance broker as soon as possible. Depending on the circumstances, it may also be appropriate to seek legal advice at an early stage.

Your organisation should consider notifying its insurer, broker or lawyer when:

- an event causes loss, damage or injury
- a claim is made against the organisation
- the organisation receives a letter of demand or legal documents, or
- the organisation becomes aware of circumstances that may give rise to a future claim

It is particularly important to notify potential claims before renewing an insurance policy if the circumstances may later result in a claim being made.

Claims against your community organisation

Different types of insurance policies operate in different ways.

Many professional indemnity, employment practices and directors' and officers' (**D&O**) insurance policies operate on a claims-made basis. This means the policy generally responds to claims that are notified during the period of insurance.

By contrast, public liability insurance is generally occurrence-based. This means the policy usually responds to incidents that occur during the policy period, regardless of when a claim is eventually made.

A claim against an organisation may arise in several ways. For example, an organisation may receive a letter of demand, a complaint alleging loss or damage, or legal documents starting court proceedings.

Prior known circumstances

For claims-made insurance policies, it is important to understand the concept of a prior known circumstance.

A prior known circumstance is a circumstance that an organisation becomes aware of before the start of a new insurance period and that might later result in a claim.

Many policies exclude claims arising from prior known circumstances that were not disclosed to the insurer before the relevant policy period commenced.



Note

It is important to notify your insurer, broker and, where appropriate, your lawyer of circumstances that may later give rise to a claim as soon as possible and before the end of the relevant policy period.

Once the insurer has been notified of those circumstances, the organisation may be in a stronger position to obtain cover if a claim later arises from those circumstances.



Examples

- A community organisation that distributes second-hand goods becomes aware that a staff member has not been complying with the organisation's quality control procedures. If that conduct could lead to a future claim, the organisation should consider notifying its insurer or broker.
- A community organisation becomes aware that one of its office holders may have engaged in dishonest conduct. Even if no loss has yet been identified, the organisation should consider notifying its insurer or broker if the circumstances could later result in a claim.

Uninsured incidents

There may be situations where an incident is not covered by the organisation's insurance policy.

If this occurs, the organisation may be responsible for meeting its own legal costs, compensation payments or other losses.

If your organisation believes that an incident may not be covered by insurance, it should:

- contact its insurer or broker as soon as possible
- obtain legal advice where appropriate, and
- review its insurance arrangements to determine whether additional or different cover may be needed in future

Complaints about insurance

If your organisation has a complaint about an insurance policy or the way a claim has been handled, it should first attempt to resolve the issue directly with the insurer.

If the complaint cannot be resolved, the organisation may be able to refer the matter to the Australian Financial Complaints Authority (**AFCA**). AFCA provides a free and independent external dispute resolution service for complaints about financial firms, including insurers.



For more information, see the [Australian Financial Complaints Authority website](#).

