



## Insurance Program 2022/23 - Overview

*This document is prepared as a public guide to the insurance arrangements established by Landcare Victoria Inc. for the benefit of its members. This document does not replace the confidential 'Insurance Summary' provided to all Financial Member Groups or the terms, conditions & exclusions contained in the respective policies issued by the Insurers.*

**Cover:** Policy 1: Public and Product Liability Insurance  
Policy 2: Volunteer Workers Personal Accident Insurance  
Policy 3: Association Liability Insurance

**Insured:** Landcare Victoria Inc. and its declared Member Groups which includes all subsidiary companies for their respective rights and interests, including but not restricted to: Landcare groups, Landcare networks, other endorsed groups with similar purposes, Associations of endorsed groups, Committees of Management, Boards, sub-committees, sub-groups, working parties, host families, volunteers, individual persons carrying out authorised Landcare or Catchment Management Authority activities, and non-government employees of Landcare Victoria Inc.'s declared Member Groups.

**Business:** : The business of the insured is landcare which principally comprises activities such as monitoring, planning, development, promotion, business administration, communication, demonstration and implementation of improved land, water, vegetation and pest management practices on agricultural land, bushland, waterways, and coasts.

The business of landcare includes recruitment, coordination, and supervision of volunteers to undertake activities. These volunteers may be members of Landcare Victoria and its member groups or people, groups and schools offering voluntary support for landcare activities.

Landcare Victoria and its member groups may employ staff, works crews, individuals on work placements, trainees, Centrelink mutual obligation workers, and contractors to organise and implement landcare activities.

Landcare Victoria advocates on behalf of members for Landcare support, funding and improved land, water, vegetation, and pest management practices. Landcare Victoria Member Groups may advocate on local issues in support of their purposes, but it is not their primary activity.

Landcare Victoria and its members engage in fundraising activities that may include the production and sale of seeds, plants, foods, arts and crafts, and other items. Landcare Victoria and all members are not-for-profit organisations and all revenues earned are used to achieve landcare purposes.

## Declared Activities:

Landcare Victoria and its Member Groups engage in a wide range of activities, including:

### ON-GROUND WORKS

- Application of fertilisers and herbicides
- Burning off with formal risk management plan in place
- Erosion control
- Exclusion fencing
- Litter removal and environmental clean-ups, including in-water and on-beach
- Planting and revegetation
- Pruning and mulching
- Trail maintenance
- Vegetation management
- Weed control
- Woody weed control

### FOOD SYSTEMS

- Community gardening
- Guided site/paddock/farm tours
- Local food co-operatives/produce sharing
- Making/selling foodstuffs as a fundraising activity
- Soil sampling and assessment

### BIODIVERSITY MGT.

- Animal rescue and rehabilitation
- Authorised use of Schedule 7 1080 poison
- Bird watching and counts
- Drone use for commercial surveying, photography, filming, mapping, and monitoring activities ONLY
- Government approved biocontrol
- Mapping
- Pest animal including use of firearms with formal risk management plan in place
- Plant propagation/sales
- Production and installation of nesting boxes
- Seed production and collection
- Shallow water swimming and snorkelling
- Species identification
- Water quality testing
- Weather monitoring
- Wildlife surveys

### ENGAGEMENT

- Bus trips
- Camping trips
- Citizen science projects
- Conferences/forums/events
- Demonstrations
- Displays/stalls/exhibitions
- Land management advice
- Making/selling/distributing recycled products
- Meetings
- School excursions
- Training
- Workshops/field days

### GOVERNANCE and COMMUNICATION

- Business administration and advice
- Fundraising
- Grants administration
- Management and monitoring of projects
- Media liaison
- Policy analysis and advocacy
- Social media

## General Conditions:

In order to be included in the insurance arrangements established by Landcare Victoria Inc., Member Groups must:

1. Be financial members of Landcare Victoria at the time of the incident.
2. Comply with requests for information which include completing the annual Member Census and maintaining up-to-date membership lists.
3. Advise Landcare Victoria of any proposed activities outside the business description.
4. Take all reasonable care in terms of appropriate risk management.
5. Ensure health and safety obligations are met when conducting activities, including those relating to Government COVID-19 regulations.
6. Comply with Landcare Victoria Rules of Association and any relevant legislation.
7. Make all reasonable efforts to record participant details at all landcare events and maintain records for 7 years.
8. Obtain written landholder permission for activities and comply with any landholder requirements.
9. Advise Landcare Victoria of any event with potentially greater than 250 attendees.
10. In the case of an incident, not admit liability or fault, and inform Landcare Victoria as soon as possible.
11. Ensure all payment for labour is related to an agreed contract of employment or services.
12. Ensure all independent contractors hold separate insurance.
13. Avoid entering into contracts with “hold harmless” or “indemnification” clauses.
14. Inform Landcare Victoria of any actual or alleged facts the Member Group knew or should have reasonably known might give rise to a claim or an investigation and to provide all relevant information if a claim arises.

## Higher Risk Activity Conditions:

1. Fire: All burn off activities undertaken by Member Groups must be conducted under the supervision of CFA. An approved risk management plan must be in place prior to undertaking any such activities. Contact Landcare Victoria for details.
2. Drone use: any operator of a drone over 2kgs must have a) Remote Pilot Licence (RePL) b) RPA Operator’s Certificate (ReOC) and CASA must be notified at least five working days prior to first commercial flight or as may otherwise be determined by CASA for any RPA weighing 2kg or less; Any operation of a drone over 5kgs must be referred to Landcare Victoria.
3. Firearms: With respect to feral pest management using firearms, approved risk management measures must be in place. Contact Landcare Victoria for details.
4. Underground works: All underground works or digging require that Member Groups obtain dial-before-you-dig documentation prior to the commencement of work.
5. Alcohol: Ensure activity organisers have completed Responsible Service of Alcohol (RSA) program where alcohol is being consumed other than at a licensed venue, and provide restricted areas if any attendees are under 18.

**Excess:** Providing member groups fully comply with the conditions of the insurance package, Landcare Victoria will cover any excess on claims upheld by the insurer.