

ITEM INSURANCE FOR SCHOOL ACTIVITIES

POLICY The Northern Territory Department of Employment, Education and Training maintains cover through the Territory Insurance Office for a number of aspects of school operation. The following risks are covered

- workers' compensation for employees of incorporated school councils and parent organisations
- voluntary workers assisting incorporated school councils and parent organisations
- students engaged in work experience programs
- public liability in respect of normal usage of buildings and other facilities controlled by incorporated school councils, and product liability against incorporated school councils and parent organisations. **The policy requires the insured to notify TIO in advance if there are going to be merry-go-rounds, fireworks or gymkhanas featured at school council events.**

For all other matters pertaining to departmental employees, students and property, the Territory Government's policy is that departmental risks of an insurable nature are self-insured.

To the greatest extent possible, the Territory Government acts as its own insurer for all property under its control and accepts insurable risks as early as possible in the production of property to be purchased by it.

In the event of loss of property, schools are expected to replace assets from their own budget or seek funds from the department.

If the amount of any loss or settlement cannot be met by the department in the normal budgetary context, the department will approach Northern Territory Treasury with the full details of the matter to be dealt with under the self-insurance arrangement.

As distinct from departmental property, school councils also own assets. It is suggested that for attractive items such as computers, VCRs, televisions, cameras etc, it may be prudent to insure that property. This decision is left up to individual councils. Should any advice be required in regard to this matter, it can be sought from NT Council of Government School Organisations which currently has a policy with a local insurance broker. School councils may access this policy if it meets their needs.

Individual responsibility

The following areas are seen to be the responsibility of individual parents and teachers

- personal accident (students)
- private vehicles
- private property used in schools by staff and students
- ambulance costs.

See also the *School Management Handbook* for information on school-related insurance – SC-04.1.1.

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