



Home Education Association, Inc

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Insurance for Volunteer Event Organisers

This information is provided for HEA members to help understand the sorts of events that can be covered under the HEA's Combined Liability Insurance. Cover is provided for HEA Volunteer Organiser's only.

Conditions that apply to all events:

- Parents are to be in attendance and remain responsible for supervising their children at all times
- Events may have up to 50 students/children participating. Parents do not count in participation numbers
 - Events for more than 50 students can be considered on application. Please allow **3 weeks** for processing your application.
- Activities in the yellow column have **additional conditions** and all require:
 - a signed waiver (below)
 - a safety briefing to be conducted by the Volunteer Organiser before the event starts with time for questions by participants.
- Additionally, some of the activities in the yellow column require third party contractors to run the activity. It is assumed that all contractors have appropriate qualifications and their own insurance. It is the responsibility of the organiser to obtain copies of these.
- Attendance sheets are required and need to be scanned and uploaded to the HEA within 1 week of the event.
- Risk assessments must be completed prior to all events and should be uploaded to the HEA after your event along with attendance registers
- All information submitted to the HEA regarding events for insurance purposes will be held confidentially in accordance with our Privacy Policy. It may be disclosed to the Insurance broker and/or underwriters on request (this is a condition of cover)



Covered (Benign)	Covered with waivers in place + extra conditions may apply	Not Covered (High Risk)
<p>Homeschool Co-op - group based learning workshops/classes led by parents in the areas of:</p> <p>English Maths Science History Geography Religion Music Art Drama Dance Civics Health Personal development</p>	<p>Social outdoor non-contact sports Including:</p> <p>Soccer Netball Basketball Tennis Cricket Hockey Volleyball Softball Baseball T-Ball Golf Mini-golf Badminton Austag Touch Football Yoga Tai Chi Lawn Bowling 10 Pin Bowling Track and Field (including sports carnivals) Minor Games - (Simple games with few rules, designed to allow students to practise skills in a challenging situation. Things like Stuck in the Mud, Rob the Nest, Duck Duck Goose, Tag games, and many more)</p>	<p>Playgrounds</p>
<p>Graduation/End of Year Celebration</p>	<p>Bush foods (3rd party contractor with insurance to run activity)</p>	<p>Horse Riding</p>
<p>Performances - including watching or performing: singing, musical instruments, drama, poetry reading,</p>	<p>Gymnastics (3rd party contractor with insurance to run activity)</p>	<p>Whittling Class</p>

Covered (Benign)	Covered with waivers in place + extra conditions may apply	Not Covered (High Risk)
dance		
First Lego League	Bushwalking on designated trails only	Campfires
Engineering Day	Bushschool - learning through outdoor exploration	Competitive sports
Home Education Information Session (for parents)	Rock Climbing (3rd party contractor with insurance to run activity)	Contact sports, including Rugby Union/League Wrestling Boxing AFL
Writing Workshop/class	Parkour (3rd party contractor with insurance to run activity)	Ice Skating
Movies - including gathering in a home/attending movie theatre/community screening	Ninja parc (3rd party contractor with insurance to run activity)	Surfing/surfing lessons
Festival or fair - including attending a community festival or fair or participating as a stall holder	Bike Safety Education at a designated facility such as CARES (3rd party contractor with insurance to run activity)	Social swimming - including at public pool, beaches, backyard pool
Arts & crafts, including Printmaking Sewing Painting Pottery Drawing Knitting	Indoor non-contact social sports, including: Squash Futsal Basketball Cricket	Skateboarding
Attending museums, art galleries, community exhibitions	Orienteering (3rd party contractor with insurance to run activity)	Rollerskating Roller blading
Computer	Home Educators Sports	Woodworking

Covered (Benign)	Covered with waivers in place + extra conditions may apply	Not Covered (High Risk)
Workshop/class	Carnival	
Science Shows	Home Educators Swimming Carnival - qualified lifeguard is required	Things involving use of hand tools
Debating	Park gatherings for socialising and outdoor play (no playgrounds)	Circus Skills
STEM workshop/class (Science Technology Engineering Maths)	Gatherings on foreshore (no swimming)	
Playgroup	Martial Arts with 3rd party contractor with insurance to run activity	
Guided Tour of cultural sites/landmarks	Archery with 3rd party contractor with insurance to run activity	
Home educators (parent) meeting	Indoor soccer - a qualified referee is required	
Science labs and workshops	Swimming lessons - qualified swimming instructor	
Excursion to attend Agricultural Show (eg Royal Easter Show)	Water sports such as canoeing/kayaking/rowing on flat water with a qualified instructor	
Playgroup for disabled homeschool children		
Social/ Families get together, including: Picnic Board games		
Choir		
Nature Study Group		

Covered (Benign)	Covered with waivers in place + extra conditions may apply	Not Covered (High Risk)
Lego Robotics		
Chess Club		
Dance Group/Bush dance		
Happy When Fit Healthy Schools Program		
Ramadan Dinner		
Sex education		
First Aid Classes		
Tour and Role Play at Parliament House		
National Park Cultural Tours		
Resilience Workshop for Teens and Tweens		
Geology excursion with National Parks and Wildlife Service		
State Library Excursion		
Botanical Gardens		
Multicultural Day		
Drama group/workshop/class		

Waiver of Liability

It is hereby agreed and understood that the Insured ensures that all participants sign a waiver of liability prior to taking part in the activities being organised by the Insured. The waiver of liability must confirm to each participant that:

- (a) they accept that these activities are dangerous and can result in Injury; and*



- (b) they accept the risks involved and are responsible for their own actions and/or involvement.*
- (c) they are under no obligation to participate or complete the activities if they have concerns about their ability to do so.*
- (d) if anything is unclear to them in the briefing then they will raise their concerns with a member of the Insured's team who is conducting the briefing.*
- (e) to the best of their knowledge, they are physically able to participate in the advertised activities and know of no reason as to why they should not.*