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Insurance for Volunteer Event Organisers 2025-2026

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. Any organisers *and participating* volunteers running a function are to hold a current WWCC or WWVP relevant to their State or Territory and *submit a copy* of their registration *documents*. See *t*able below for links to relevant authorities for an application to working with children or vulnerable people check. *All documents are required by the insurer in the event of a claim. Any missing information will void insurance cover.*

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 *100* students/children participating. Parents do not count in participation numbers.
  - Events for more than *100* students can be considered on application.
- *Please allow 3-4 weeks for processing your application.*
- Activities all require:
  - a signed waiver
  - 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 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 *and Working With Children Checks or Working With Vulnerable People clearances and submit with Risk assessments.*
- Risk assessments must be completed prior to all events and should be emailed to insurance@hea.edu.au prior to authorisation.
- Attendance sheets are required and need to be scanned and uploaded to the HEA within 1 week of the event. *Submission link can be found in this kit in file 3.*

● 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)

What's covered by the combined liability policy?

Covered (Benign)	**Covered with waivers in place + extra conditions may apply**	**Not Covered (High Risk)**
Homeschool Co-op - group based learning workshops/classes led by parents in the areas of: English Maths Science History Geography Religion Music Art Drama Dance Civics Health Personal development	Social outdoor sports including non-contact sports with 3rd party contractor with insurance to run activity Including: Soccer NetballTennis Cricket Basketball Hockey Volleyball Softball Baseball T-Ball Golf Mini-golf Badminton Austag Touch Football Yoga Tai Chi Lawn Bowling 10 Pin Bowling Track and Field Minor Games - (Simple games with few rules, designed to	Playgrounds

Covered (Benign)	Covered with waivers in place + extra conditions may apply	Not Covered (High Risk)
	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)	
Graduation/End of Year Celebration	Bush foods with 3rd party contractor with insurance to run activity.	Horse Riding
Performances - including watching or performing: singing, musical instruments, drama, poetry reading, dance	Gymnastics with 3rd party contractor with insurance to run activity.	Whittling Class
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 with 3rd party contractor with insurance to run activity.	Contact sports, including Rugby Union/League Wrestling Boxing AFL
Writing Workshop/class	Parkour with 3rd party contractor with insurance to run activity	Ice Skating

Covered (Benign)	Covered with waivers in place + extra conditions may apply	Not Covered (High Risk)
Movies - including gathering in a home/attending movie theatre/community screening	Ninja park with 3rd party contractor with insurance to run activity.	Surfing/surfing lessons
First Lego League	Bike Safety Education at a designated facility such as CARES with 3rd party contractor with insurance to run activity.	Swimming Lessons 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 With 3rd party contractor with insurance to run activity.	Skateboarding
Attending museums, art galleries, community exhibitions, agricultural educational shows	Orienteering with 3rd party contractor with insurance to run activity.	Rollerskating Roller blading
Computer Workshop/Class		Woodworking hand tools
Science Shows		Things involving use of handheld power tools
Debating	Bike riding around trails or courses (non competitive)	Circus Skills
	Gatherings on foreshore (no	Martial Arts

Covered (Benign)	**Covered with waivers in place + extra conditions may apply**	**Not Covered (High Risk)**
STEM Workshop/Class	swimming)	
Guided Tour of cultural sites/landmarks	Archery with 3rd party contractor with insurance to run activity	Jumping Castle
Home educators (parent) meeting	All Indoor recreational sports with 3rd party contractor with insurance to run activity	Abseiling
Science labs and workshops	Homeschooling Swimming Carnivals with Lifeguards in attendance with a risk assessment and management plan submitted as part of application. **(4 weeks to booking insurance for this application)**	Paragliding or any airborne activity
Playgroup/Homeschool children's group	Water sports such as canoeing/kayaking/rowing on flat water with a qualified instructor.	Homeschooling Camps or Retreats
Playgroup specifically for disabled homeschool children		
Social/ Families get together, including: Picnic Board games (no playgrounds)	Homeschooling Sporting Carnivals with extra supervision in attendance with a risk assessment and management plan submitted	

Covered (Benign)	Covered with waivers in place + extra conditions may apply	Not Covered (High Risk)
	as part of application. **(4 weeks to booking insurance for this application)**	
Choir	Homeschool Festival or Fair with extra supervision in attendance with a risk assessment and management plan submitted as part of application. No food products allowed. **(4 weeks to booking insurance for this application)**	
Nature Study Group		
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		

Covered (Benign)	Covered with waivers in place + extra conditions may apply	Not Covered (High Risk)
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		

Hiring professional instructors or teachers: Event organisers may contract a professional instructor to teach an activity (for example, by hiring a choir conductor, gymnastics teacher or karate master), but these paid instructors must have their own professional indemnity/public liability insurance policies in place as they will not be protected under the HEA's insurance.

Hiring a venue for an event: If an HEA event organiser is hiring a community hall to run a local homeschool group, it is advisable for them to register for HEA insurance for their event even if they are also hiring paid professionals to run classes in the venue. If a participant sustains an injury that is deemed directly related to an activity taught by a professional instructor contracted by the HEA volunteer, any insurance claim is likely to be redirected to the instructor's insurance company rather than paid out of the HEA's public liability insurance. It is in the interests of the HEA member organising the event that they ensure that anyone they contract to do work for their homeschool group has the appropriate insurance. This is to protect both themselves and the contractor from potentially becoming personally liable for any claim for monetary damages.

Event organisers' responsibilities

- 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 sent to the HEA insurance coordinator to be reviewed for authorisation.
- 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)
- The organisers and the participants must agree to abide by the HEA's Code of Conduct during the event.
- Participants must be made aware that they are responsible for their own children at all times. HEA events are not "drop-off" events. A parent may make a private arrangement with another parent to take their children to the event if they inform the organiser in advance. The children are then the responsibility of the accompanying parent.

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.

(f) they give permission for their children to participate in these activities. (g) that all parents remain in attendance as they are primarily responsible for the actions of their child/ren.

Working With Children Checks

State or Territory	Name of the Check	Link to Government Screening	Year of Commencement	Special Completion requirements
New South Wales	Working with Children Check	NSW Office of the Children's Guardian	2000	
Queensland	Blue Card Check / Working with Children Check	Blue Card Services	2001	
Victoria	Working with Children Check	Department of Justice and Regulation, Working with Children Check Unit	2006	
South Australia	DCSI Screening / Working with Children Check	DCSI Screening Unit (Department for Communities and Social Inclusion)	2011	
Australian Capital Territory	Working With Vulnerable People (WWVP) check	https://www.acces scanberra.act.gov. au/business-and work/working-with vulnerable-people/ apply-for-or-renew -a-wwvp-registrati on	2012	
Tasmania	Registration to Work with Vulnerable People (RWVP) / Working with Children Registration	Department of Justice	2014	
Western Australia	Working With Children Check	WWC Screening Unit (Department for Child Protection and Family Support)	2005	

Northern Territory	Working with Children Clearance / Ochre Card	Screening Assessment for Employment – Northern Territory (SAFE NT)	2010	