

Home Education Association Incorporated

HEA Member Insurance Cover Guide

Proudly supporting home educators
across Australia since 2001.

www.hea.edu.au



HEA



Home Education Association, Inc.

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In 2001 the HEA was partially born out of the need for insurance cover. The new century saw increased requirements so home educators could run group activities for their children. There was a need for public liability insurance in order to be able to hire even the local community or church hall.

Twenty years later, these insurance requirements have only increased - as has the costs for insurance cover. **Yet HEA membership fees have remained low and insurance cover is included in your HEA membership** so you can run a homeschool event or volunteer for the HEA; it also covers your child for work experience.



www.healeduau/insurance

HEA Membership includes access to insurance for individuals under three categories:

- 1. Organisers of homeschool events**
- 2. Volunteers of the HEA**
- 3. Homeschooled Students undertaking Work Experience**



Insurance cover for Organisers of homeschool events

Who is covered by this insurance?

This insurance is designed to cover the volunteer parent/guardian in the event claims are made against them when they organise a group event for home educating families.

The organiser must be a current HEA member and attend the event.

The organiser must be acting in a volunteer capacity.

What type of insurance is included?

Public Liability \$20,000,000

Class of Insurance: Combined Liability Insurance

The cover is ideal when you are hiring a meeting space, as many venues require public liability insurance.

Personal Accident Insurance

Class of Insurance: Voluntary Workers Policy - Personal Accident

Accident & death cover including necessary direct travel to and from such voluntary work.

Up to \$300,000



Insurance cover for Volunteers of the HEA

Who is covered by this insurance?

All HEA Members working in a voluntary capacity for the HEA.
This includes:

- *Committee Members
- *Volunteers on Subcommittees
- *Event Organisers who have registered and been approved for HEA event organiser insurance

What type of insurance is included?

Personal Accident Insurance

Class of Insurance: Voluntary Workers Policy - Personal Accident

Accident & death cover including necessary direct travel to and from such voluntary work.

Up to \$300,000



Insurance cover for Homeschooled Students undertaking Work Experience

Who is covered by this insurance?

This insurance is designed to provide personal accident cover for a homeschooler undertaking volunteer work experience.

The parent/guardian must be a current HEA member.

The student must be working in a voluntary capacity.

Public liability cover is not part of work experience insurance; the employer should have their own P&L cover.

What type of insurance is included?

Personal Accident Insurance

Class of Insurance: Group Personal Accident Insurance for unpaid Work Experience
Policy - Students Nationally

Up to \$10,000

Whilst actually engaged in official unpaid voluntary activities; or engaged in necessary direct travel between your normal place of residence or employment and the place of your voluntary activities.



All HEA members can apply for free insurance cover!

How do I obtain cover?

Request & Register

Go to www.hea.edu.au/insurance and request insurance cover, using the correct forms provided.

You should plan on requesting cover at least 3 weeks prior to the event, certainly no less than 1 week. Some events will require the HEA to submit the activity to the insurance broker and it takes time to receive a reply.

Not all events are covered - the insurance company deems activities to be in various risk categories:

"BENIGN"
(Covered)

"CONDITIONAL"
(Waivers required)

"HIGH RISK"
(Not covered)

Download, read and comply with the HEA Insurance Kits

It is your responsibility to read the insurance policies and schedules. You must comply with any and all requirements such as undertaking a risk assessment and having waivers submitted when necessary.

HEA insurance excludes pandemic. Therefore, keep updated with any changes regarding your state/region's social distancing rules.

