

THE DUKE OF EDINBURGH'S INTERNATIONAL AWARD – AUSTRALIA NATIONAL INSURANCE REQUIREMENTS AWARD CENTRES

This includes insurance coverage for Participants and Volunteers (Paid & Unpaid)

Each Award Centre must keep current at all times during their licence the following insurance policies for the benefit of all Award Program Participants and Volunteers (as a minimum):

Public & Product Liability insurance

1. Public & Product Liability insurance with a minimum cover of \$20,000,000 (\$20 million) for any one incident or series of incidents arising from one event for public liability and in the aggregate for the year in respect to product liability.
 - a. **Public & Products Limits of Liability:**
 - b. Public Liability \$20,000,000 any one occurrence
 - c. Products Liability \$20,000,000 any one occurrence and in the aggregate
 - d. Errors & Omissions \$5,000,000 any one claim and in the aggregate
2. The Award Centre's Public and Product Liability Insurance policy must note the interests of the NAO THE DUKE OF EDINBURGH'S INTERNATIONAL AWARD – AUSTRALIA

Personal Accident insurance

3. Personal Accident insurance covering all Participants and Volunteers (paid or unpaid) in relation to Award Program activities, for a minimum aggregate limit of \$3,000,000 and Death & Capital Benefits limit of:

Insured Persons:

Voluntary Workers:

- a. Category A - All Participants of the Insured's programs aged 18 years and over
- b. Category B - All Participants of the Insured's programs under the age of 18
- c. Category C - All Voluntary Workers of the Insured

Limits of Liability:

- a. Aggregate Limits - \$3,000,000
- b. Death & Capital Benefits - \$150,000 (For Category A&C)
- c. Death & Capital Benefits - \$100,000 (Category B)

Group Accident:

- d. Category A - All Staff Members
- e. Limits of Liability:
- f. Aggregate Limits - \$3,000,000
- g. Death & Capital Benefits - \$150,000 (For Category A)

Information Only

- a. **such Workers Compensation insurance(s)** as is required by law in the State or Territory of operation of the Award Program.
- b. **All Insurance Certificates of Currency** are maintained (and updated from time to time) on the NAO's website:
www.dukeofed.com.au/resources/insurance
- c. **Where there is a gap in insurance relative to the required Public Liability Insurance**, the Award Centre can contact the National Award Operating Authority to obtain a quote for additional cover. Enquiries website:
www.dukeofed.com.au/resources/insurance.
- d. **Where there is a gap in insurance relative to the required Personal Accident Insurance**, the Award Centre may also choose to insure any shortfall from the National Award Operating Authority's Group Insurance policy.
Apply via website; Apply via website;
www.dukeofed.com.au/resources/insurance