

## Insurance obligations of the Award Unit

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- (a) Each Award Unit must keep current at all times during this Head Licence the following insurance policies for the benefit of all Award Program Participants (as a minimum):
  - (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. This must include cover for sexual molestation, for a minimum of \$5,000,000 (\$5 million); and
  - (2) Personal Accident insurance covering all Participants and Volunteers (paid or unpaid) in relation to Award Program activities, except where the Award Unit is a state school or otherwise is a part of the Queensland Government, then Queensland Government Insurance Fund (**QGIF**) policy is sufficient, notwithstanding that QGIF does not cover or provide Personal Accident insurance; and
  - (3) such Workers Compensation insurance(s) as is required by law in the State or Territory of operation of the Award Program.
- (b) The Award Unit's Public and Product Liability Insurance policy must note the interests of the NAA.
- (c) In the event of the Award Unit being unable to comply with any of the obligations in paragraphs (a) – (c) above, the Award Unit must immediately notify the Award Operating Authority in writing. In the event of this occurring, a risk assessment will be undertaken by the insurer under the insurance policy maintained by the NAA to determine whether a licence may still be issued.
- (d) If activities undertaken could be considered 'high' risk by your Award Unit, then the onus of responsibility is on the Participant or guardian to check the activity is covered under their Award Unit's insurance policy or if required by the Award Unit to take out separate insurance in relation to these 'high' risk activities.
- (e) The NAA acknowledges and agrees that if the Award Operating Authority maintains insurance cover through the QGIF policy then the Award Operating Authority and Award Units that are part of the State are deemed to have complied with their insurance obligations under this Head Licence and the Sub-Licence respectively.