

## D.11 Insurance

### 1.0 INTRODUCTION/BACKGROUND

Mercy Services is aware that there are varying degrees of risk as it takes steps to meet its objectives, and has developed a comprehensive risk management plan. A small part of the risk management plan involves transferring some of the financial consequences of a risk to another party, using insurance.

### 2.0 SCOPE

The purpose of this policy is to ensure Mercy Services purchases and maintains insurance coverage in areas specified by the Mercy Services Board.

### 3.0 POLICY STATEMENT

The Mercy Services Board specifies areas for which Mercy Services requires insurance cover.

The type of insurance cover and level of insurance cover will be decided by the Mercy Services Board of Directors on advice from the Chief Executive Officer (CEO).

All employees, Board members and volunteers will comply with all legal requirements with respect to insurance.

Mercy Services will purchase policies from reputable insurance companies.

**Insurance policies** will include as a minimum:

- 1) directors and officers;
- 2) public liability;
- 3) workers' compensation;
- 4) property – fire;
- 5) contents - theft and burglary (replacement cost);
- 6) volunteer insurance - personal accident and public liability; and
- 7) vehicle insurance.

The CEO is authorised to complete insurance policy application and claim forms on behalf of Mercy Services.

#### **Students**

The CEO should check that any students on placement are covered for insurance by their University or TAFE. If not, appropriate cover must be arranged.

#### **Staff and Volunteer Vehicles**

The Coordinators should ensure that the vehicles of any staff and volunteers are covered through their own insurance policy if used for agency work.

**Insurance Register**

The Finance Manager is to ensure that a Register of Insurance Policies is maintained and updated. The Register must show the policy number, the insurance company, what it covers, the premium and the expiry of the cover.

**Workers' Compensation**

Under the terms of the workplace relations and worker's compensation legislation, Mercy Services staff are insured for any injury they might sustain in the performance of their duties and, if they are not at fault, while travelling to and from work.

**Volunteer Insurance**

Mercy Services has a volunteer insurance policy to insure all volunteers for out of pocket expenses any injury they may sustain in the performance of their duties.

**Policy review and renewal**

The CEO is responsible for ensuring that insurance policies are reviewed annually. New policies shall commence, or those chosen for renewal will be renewed, before expiry of insurance coverage.

**Insurance Claims**

The Finance Manager, will ensure that all insurance claims will be made on the appropriate claim form as soon as practicable after the event of loss, and within the time frame specified in the insurance policy.

**4.0 PROCEDURES****4.1 Policy Management**

- 1) Insurance coverage is considered and specified as part of the risk management plan.
- 2) The CEO, or delegate, discusses Mercy Services needs with an insurance broker.
- 3) The Mercy Services Board instructs the CEO in writing to secure types and levels of insurance coverage.
- 4) The CEO purchases insurance policies directly or via an insurance broker.
- 5) The Finance Manager enters the policy information on the Register of Insurance Policies.
- 6) Two months before the expiry of the policy, the Finance Manager informs the CEO in writing of the policy expiry date.
- 7) The CEO makes a recommendation to the Mercy Services Board on whether to arrange a different policy or renew the current policy.

**4.2 Insurance Claims*****Other party's fault***

Catholic Church Insurance (CCI) state that Mercy Services may lodge a claim form with CCI and CCI will pursue the other party for Mercy Services provided Mercy Services can provide the other party's registration, address and name. Mercy Services will not incur an excess as a result of the claim as there is a

recovery. If Mercy Services has limited information, such as the registration only, CCI can attempt to locate the third party and thus seek recovery for Mercy Services with a nil excess. However, if cannot the registration number nor any other required information is available, CCI will repair the Mercy Services vehicle with an excess applicable.

### **Mercy Services vehicle is hit whilst parked**

Mercy Services may lodge claim and have CCI repair the Mercy Services vehicle with an excess only if Mercy Services does not know details of the responsible party. CCI can pursue the responsible party for payment if Mercy Services can provide their details.

After the event of loss, the CEO will decide whether or not it is advantageous to Mercy Services to submit an insurance claim.

- 1) The Finance Manager will ensure that claim forms are provided to the relevant employee for completion.
- 2) The CEO will check the completed claim form for accuracy and completion.
- 3) The CEO or delegate will sign the claim form prior to submission. If a quotation for repairs is sent with the claim form, it will speed the process of the claim. However Mercy Services must wait for a CCI assessment to be completed before repairs can commence.
- 4) The Finance Manager will retain a copy of the completed insurance claim.

## 5.0 REFERENCES

<b>1. Australian Standards</b>	a) None identified
<b>2. Legislation</b>	a) Fair Work Act, 2009 (Cth) b) Work Health Safety Act, 2011 (NSW) c) Anti-Discrimination Act, 1977 (NSW)
<b>3. Professional guidelines</b>	a) None identified
<b>4. Codes of Practice</b>	a. None identified
<b>5. Codes of Ethics</b>	a) Australian Association of Social Workers Code of Ethics <a href="http://www.aasw.asn.au/document/item/1201">http://www.aasw.asn.au/document/item/1201</a> b) Australian Psychological Association Code of Ethics <a href="http://www.psychology.org.au/Assets/Files/Code_Ethics_2007.pdf">http://www.psychology.org.au/Assets/Files/Code_Ethics_2007.pdf</a> c) The Nursing and Midwifery Board of Australia. Registration Requirements <a href="http://www.nursingmidwiferyboard.gov.au/Registration-Standards.aspx">http://www.nursingmidwiferyboard.gov.au/Registration-Standards.aspx</a> d) Integrity in the Service of the Church <a href="https://www.catholic.org.au/media-centre/media-releases/cat_view/10-organisations/38-national-committee-for-professional-standards">https://www.catholic.org.au/media-centre/media-releases/cat_view/10-organisations/38-national-committee-for-professional-standards</a> e) Mercy Services Code of Conduct
<b>6. Evidence</b>	a) None identified
<b>7. Mercy Services Values</b>	a) Justice, Respect, Care, Unity, Service

**6.0 OTHER RELATED POLICIES**

- A.02 Code of Conduct – Board Policy
- A.03 Code of Conduct – Staff/Volunteers Policy
- B.02 Delegations
- C.01 Management Roles and Responsibilities
- C.06 Risk Management
- D.04 Payments
- D.05 Incoming monies
- D.09 Use of Facilities and Equipment
- D.10 Security
- F.06 Performance Management
- F.07 Staff Grievances
- G.11 Security at Mercy Services Centres
- G.16 Emergency Response
- G.19 Offices and Buildings WHS Management

**7.0 RELATIONSHIP WITH STANDARDS**

<b>Aged Care Accreditation Standards</b>	<b>Home Care Standards</b>	<b>Disability Standards</b>	<b>EQUIP Standards</b>
1.1, 1.2, 1.3, 1.4, 1.5, 1.6, 1.7, 1.8, 2.1, 2.2, 2.3, 2.4, 2.5, 3.1, 3.2, 3.3, 3.5	1.1, 1.2, 1.3, 1.4, 1.5, 1.6, 1.7, 1.8, 2.1, 2.2, 2.3, 2.4, 2.5, 3.1, 3.2, 3.3, 3.5	6.3, 6.5, 6.6	1.1.1, 1.1.2, 1.1.4, 2.1.2, 2.1.3, 2.2.2, 2.2.4, 3.2.1, 3.2.5

**8.0 DOCUMENT CHANGES RECORD**

<b>Dates of change</b>	<b>Section altered</b>	<b>Natures of changes made</b>
09/12/2003	Section 15 Administration and Office Procedures	First record of administration in Policy
09/02/2010	All sections	Major revision
23/03/2011	7.0 Relationship to Standards	Replace HACC Standards and CACP Standards with Community Care Common Standards and update to EQUIP 5 Standards
26/11/2012	All Sections	Organisation name updated
31/05/2016	<ul style="list-style-type: none"> <li>a) All sections</li> <li>b) 3.0 Policy Statement</li> <li>c) 5.0 References</li> <li>d) 6.0 Other related policies</li> <li>e) 7.0 Relationship to Standards</li> <li>f) Appendix 1 Insurance Policy Register</li> </ul>	<ul style="list-style-type: none"> <li>a) Replaced General Manager with CEO and Senior Officer Finance &amp; Administration with Finance Manager.</li> <li>b) Replace titles of specific laws with law type</li> <li>c) Updated legislation and Codes of Ethics</li> <li>d) Update list</li> <li>e) Add Aged Care Accreditation and update Disability Standards</li> <li>f) Remove</li> </ul>
Review due 31/05/2019		