

# Volunteer and Public Liability Insurance Briefing



## Planet Ark Public Liability Insurance:

- Planet Ark Environmental Foundation has Public Liability Insurance (PLI).
- In relation to National Tree Day, PLI is there to protect the public from injury caused by the actions of volunteer tree planters. For example, the jogger who sustains personal injury after tripping over a shovel left on the ground/pathway by a volunteer participating at a planting site.
- Volunteers are no longer (generally) covered by Public Liability Insurance, prompting a need for some sort of volunteer insurance coverage.

## Planet Ark Volunteer Insurance Information for Participants in National Tree Day 2008:

- National Tree Day (NTD) is a volunteer event, which each year sees up to 350,000 volunteers planting at approximately 4000 locations around Australia.
- Whilst Planet Ark are under no legal obligation to provide volunteer insurance, 'Voluntary Workers Personal Accident Cover' has been organised for Tree Day participants as follows:

### The essentials:

- Planet Ark has arranged volunteer insurance cover for all National Tree Day and Schools Tree Day participants on August 2<sup>nd</sup> and, July 31<sup>st</sup> respectively, and 12 alternate days throughout 2009-10.
- This insurance policy includes cover for death and disability and personal injury.
- For this cover to be effective each participant (including the site coordinator themselves) must sign in on the petition-style 'Volunteer Registration Form'. These forms should be supplied at each Tree Day site by the Site Coordinator. 'Volunteer Registration Forms' for children under 18 years of age must be signed by their parent or guardian. The form is available from the Tree Day website:

[treeday.planetark.com/forms](http://treeday.planetark.com/forms)

## Additional Planting Dates

**Planet Ark has secured Volunteer Insurance to cover Tree Day events for 12 days** in addition to the primary planting dates of National Tree Day and Schools Tree Day 2009. 1500 volunteer planters are covered for each of these days.

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The dates are:

Sunday	24	May
Friday	5	June ( <i>World Environment Day</i> )
Sunday	21	June
Saturday	25	July
Sunday	26	July
Saturday	1	August
Saturday	8	August
Sunday	9	August
Sunday	6	September
Saturday	10	October
Sunday	6	December ( <i>Tropical Tree Day</i> )

And in 2010:

Friday	19	March
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## Planting on other dates:

**For schools** – please refer to the next page.

### For other groups:

*Please note that for the protection of all involved, **any Tree Day events taking place on a day other than National Tree Day or Schools Tree Day – or those insured days specified above - cannot proceed under the auspices of Planet Ark without adequate insurance, proof of which must be provided to Planet Ark at least 2 weeks prior to the planting date.***

If the range of dates provided by Planet Ark does not suit you, then you may chose to organise an event on another day.

Whilst many **organisations, community or green groups** have some form of volunteer insurance for their volunteer members, it cannot be assumed that such an organisation will automatically be covered for a Tree Day event.

- Their cover is usually for a specified number of people attending throughout the year and may well not extend to additional people who attend a popular planting site.
- It is best to always check with the organisation you are coordinating your Tree Day event with. Remember that this is only an issue when planting on days other than those specified.

Planet Ark has conducted a sampling of **local councils on the issue of volunteer insurance**, and some have been happy to arrange additional cover for National Tree Day under their policies.

- Groups who are unable to plant on any of the nominated days, and are working in partnership with the local council, should ask their council about this.
- If the Tree Day event is to go ahead, the council must then provide a Certificate of Currency to Planet Ark, stating the number of volunteers covered and the levels of cover provided.

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- Please note that some councils may not have insurance coverage for volunteer activities. In this case, you will need to reschedule your day to one of the days insured by Planet Ark in order to participate in a Planet Ark Tree Day event.

## Schools Tree Day Events:

Volunteer Insurance has been provided for Schools Tree Day, Friday July 31 2009 and 12 additional dates specified above.

## Schools plantings on other days:

Planet Ark have received legal advice on the issue of volunteer insurance for schools planting for Tree Day. Our advice is that plantings taking place as part of school's curriculum activities are the responsibility and therefore the liability of the school.

Most schools are covered under the larger insurance umbrella of the Department of Education in each State. It would be a good idea to check the status of your school's insurance and student cover when you chose to take part in Tree Day plantings.

In recognition of the planting site being the school's responsibility, we do not require any proof of insurance or a Certificate of Currency for school plantings on 'other' days.

We do require that a school representative acknowledges that, whilst Planet Ark is the promoter of National Tree Day and Schools Tree Day, it takes no active part in the organisation or supervision of individual planting sites and that by choosing to plant on a date not insured by Planet Ark, activities are undertaken at the schools own risk and under the schools own insurance. **This acknowledgement can be made by either signing a Schools Site Registration Form\* or by agreeing to this statement regarding insurance if registering on-line.** \*available from the Tree Day website: [treeday.planetark.com/forms](http://treeday.planetark.com/forms)

## Safety and Accidents

- The site coordinator should ensure that the planting site is as safe as possible to minimise the risk of any injury occurring
- Where possible the site coordinator should hold a first aid certificate or have a nominated qualified first aider on site and must have at least a basic first aid kit available to treat any injuries that may occur.
- Any injuries that do occur must be documented on an 'Accident/ Incident Report Form' and reported to Planet Ark as soon as possible. 'Accident/ Incident Report Forms' are available from the website, or by calling the National Tree Day Hotline on 1300 88 5000
- Never admit liability – an incident is an accident until proven otherwise.

**If you have any other questions about National Tree Day and Volunteer Insurance, please call the National Tree Day Hotline on 1300 88 5000.**

*Additional copies of this document can be downloaded from [treeday.planetark.com/insurance](http://treeday.planetark.com/insurance)*

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