Playgroup NSW
2026/2027 Insurance Information

The advice and information given in this brochure is general in nature and is subject to change. Specific insurance information and/or advice should be sought from our insurance brokers, Cornerstone Risk Group Pty Ltd

Playgroup NSW Limited. uses the brokerage of Cornerstone Risk Group Pty Ltd. The insurance covers taken out by Playgroup NSW are held with the following APRA approved insurers:

Risk	Underwriter	Security	Expiry
Public & Products Liability	Sportscover Australia Pty Ltd	Certain Underwriters at Lloyds	30/06/2027
Personal Accident	Point Underwriting Agency	Certain Underwriters at Lloyds	30/06/2027

General Insurance and Claims Enquiries/Claims forms
Cornerstone Risk Group
Mail: PO Box 1677, Brisbane QLD 4000
Phone: 02 7234 9222
For all enquiries email:
Lauren at lauren.cooper@cornerstonerisk.au Or
Sean at: sean.morriss@cornerstonerisk.au

Playgroup NSW Membership
Playgroup NSW family membership applies to parent / carer aged 18 – 90 who attend an officially affiliated playgroup with up to 5 children under their supervision. To participate in any playgroup activities a family needs to hold current and valid Playgroup NSW membership.

Special Events and Excursions / Playgroup Excursion Notifications
All playgroup excursions require that a ratio of one (1) adult to five (5) children must always be maintained, excluding excursions in or near a body of water (please see special conditions below).

In or Around Water
Activities and excursions involving the presence of a body of water (beach or park with pond, etc), must maintain a ratio of 1 adult to 1 child.

Fun Days and/or Events
Events run by affiliated playgroups that are considered outside of normal playgroup hours and plan to exceed 500 attendees in total during the period of the event are required to submit an Event Questionnaire and Risks Assessment Form (also known as Risks Management Plan) to Cornerstone Risk Group. These form(s) must be completed and submitted to Cornerstone Risk Group no less than 30 days prior to the event. Event Questionnaire and Risks Assessment forms can be requested from Playgroup NSW on 1800 171 882 or admin@playgroupnsw.org.au

Note: An additional insurance premium may also be applicable if there are over 500 attendees or for events with increased exposure to playgroup.

Fundraising Events
Playgroup NSW Public Liability policy extends to cover certain incidental fundraising events such as street stalls, raffles or sausage sizzles. However, this policy does not provide insurance cover for stall holders or individuals who are not current members of Playgroup NSW. All proceeds must go to the nominated individual playgroup for the fundraising to be covered.

Contractors/Suppliers/Stall Holders
All external contractors, suppliers or stall holders taking part in any Playgroup activity (e.g. fun day, concert, fundraising activity) must have their own public liability cover – minimum $20,000,000. Written proof of this cover, i.e. a current Certificate of Currency must be obtained from contractors/suppliers/stall holders and retained by the Playgroup for insurance purposes prior to the event.
Note: It is now compulsory for all self-employed people e.g. entertainers, mobile farm operators, caterers etc. who come into contact with children to have a current and validated Working With Children Check (WWCC). For further information visit this website:
https://ocg.nsw.gov.au/working-children-check

External Service Providers
Any playgroup or Zone who plans to engage third parties to run activities (e.g. rides, food stalls etc) must ensure that the individual or company providing the service/equipment has their own Public Liability cover – minimum $20,000,000. Written proof of this cover, ie. a current Certificate of Currency, must be obtained from the individual or company and kept on record in the playgroups day book. Individual groups are not to run high risk activities themselves such as jumping castles, pony rides or amusement rides.

Excluded Activities

- Inflatables / Jumping Castles – Playgroups do not have cover to purchase & operate their own inflatables &/or Jumping Castles.
- Trampolines - Cover is not provided for Trampolining. No playgroups should own / use their own trampoline at any time.
- Large Ball Pits – Playgroups are not covered to organise & run large ball bit areas where multiple children are in the ball pit together.

Fixed Equipment
Under no circumstances should any playgroup install any fixed equipment at their playgroup venue. Playgroups who currently have fixed equipment at their venue are advised not to maintain or repair the equipment as this is the responsibility of the venue owner.
If playgroups have, in the past, installed equipment and are now maintaining and repairing this equipment, it is extremely important that only qualified & insured trade persons who have specialised experience in this area be engaged for maintenance and repair work to avoid claims against playgroups. Australian Standards apply to fixed equipment and it is important that the equipment and repairs remain compliant.

Leases, Agreements and Contracts
All leases, agreements and any other contract documents (e.g. venue lease, hired equipment contracts etc.) regardless if they require a signature or not, must be forwarded on to Playgroup NSW

via email or fax prior to signing or verbally agreeing. This process helps to protect your Playgroup by ensuring that the contractual and financial liabilities are approved by your insurers.

Safety
When a playgroup feels that their safety may be at risk due to the condition of the premises, the playgroup should contact Playgroup NSW immediately. In addition, a letter outlining the situation and requesting immediate action to remedy the problem should be written and sent to the owner of the premises. In some cases, owners may require photo(s) of the defects or problems.

Responsibility
Parents/carers have a duty of care to all members of the public, including children, whilst attending playgroup or participating in any playgroup activity. All efforts should be made to avoid situations where accidents occur due to negligence.

Children should be supervised at all times. Supervision of children should always be by a specific, responsible adult who has agreed with the parents to take care of the child. Child minding is not a part of Playgroup. It is the duty of all parents/carers to ensure they protect the children in their care from injury.

Parents/carers are fully responsible for the safety and discipline of their own children and/or those in their care and they should take all necessary and reasonable steps to ensure accidents do not happen. Members should be aware that they are not permitted by law to hit another person's child. Any action by children or adults which may place the playgroup or Playgroup NSW in a liable situation cannot be permitted and every effort should be made to ensure that this situation does not occur.

Summary of Policies

Below is a summary of all policies currently held by Playgroup NSW covering members and Playgroup activities. It is important to note that this summary is not the policy wording and for any clarification required please contact Cornerstone Risk Group.

- **Public Liability / Fun Days & Special Events**
  This policy covers the legal liability of playgroup and their members (including children) whilst participating in playgroup activities within Australia in respect of personal injury and/ or property damage to third parties. Limit of Liability is $20,000,000 any one occurrence including member to member. Indemnity is based on negligence.

    - **Events -** Events run by playgroup, with up to 500 attendees are covered under this Policy without any additional cost. However, you must submit an Event Questionnaire and Risk Management form if the number of attendees expected to visit the event exceed 500. Please notify Cornerstone Risk Group 30 days prior to the event taking place to allow time for it to be reviewed and approved.
    - **General Information -** It is pertinent to note that this policy provides cover for an occurrence or accident arising directly from Playgroup NSW activities only. Any activities not approved by Playgroup NSW will not be covered, such as, but not limited to, birthday parties and subletting of playgroup venue(s). Therefore, please check directly with Playgroup NSW if in any doubt.

- **Personal Accident & Voluntary Workers**
    - This policy covers all registered members aged 18-90 (including teenage mum/dad below 18 years old) or paid carers including grandparents participating in playgroup activities & dependent children.
    - This policy also covers parent/carers aged 18-90 who are current Members of playgroup including teenage mums or dads and replacement carers aged 18-90 who are family members of current playgroup NSW Members, whilst carrying out duties associated with playgroup and authorised by a playgroup Committee Member.

        - **Adult Benefits:**
            - Non-Medicare Medical benefits – 85% of Expenses up to $2,000, any one accident, for additional expenses incurred as a result of that accident
            - Compensation for income earners – 85% of income, up to $500 per week
            - Compensation for non-income earners requiring domestic help – 85% of assistance, up to $500 per week
            - Accidental Death and Permanent Disablement up to $75,000 for adult
            - Funeral Expenses – up to $5,000.
            - Broken Bone Benefits – up to $3,000

        - **This policy does not cover:** Costs under Medicare. It is not legal for a general insurer to cover the difference between the cost of the Medicare related treatment (i.e. Doctor's Fees) and the rebate you receive from Medicare.

Forms
Excursion Notification Form is provided on Playgroup NSW website or can be requested from Playgroup NSW on 1800 171 882 or admin@playgroupnsw.org.au

Further Information :
For further information or advice please contact Playgroup NSW admin@playgroupnsw.org.au or 1800 171 882