



# Blanket Cover Insurance Program

Jobs Australia's **Blanket Cover Insurance Program** was developed more than 25 years ago to provide broad coverage at a very competitive price for the not-for-profit industry. The program has been designed to meet the requirements of government funding deeds (such as ParentsNext, JobActive, and DES etc.) and has benefits not normally available through other providers in the market.

## What is covered

The comprehensive insurance program is designed for your organisation, to protect your valuable assets: your staff, property, jobseekers and participants.

Insurance Policy	Policy Limit	What Is Covered
<b>Industrial Special Risks</b>	Combined limit of \$47,000,000	Cover for your insured property (office assets) for loss or damage and consequential loss by an insured peril.
<b>Public &amp; Products Liability</b>	Limit of Liability up to \$100,000,000	Protects your legal liability for bodily injury and property damage caused to a third party by you or your employees / volunteers etc. (including molestation cover).
<b>Professional Indemnity</b>	Limit of Indemnity \$20,000,000 and \$40,000,000 in the aggregate	Provides financial protection against an act, error, omission and breach of your professional duty in providing your services.
<b>Management Liability</b>	Limit of liability \$25,000,000	Cover for legal liability of directors and officers arising out of claims first ade against the director or officer for wrongful acts committed or alleged to have been committed.
<b>Personal Accident</b>	Limit of liability \$250,000	Provides for financial compensation and reimbursement of out-of-pocket expenses if an accident results in an injury or death whilst undertaking duties on behalf of your organisation. (Includes cover for Employees, Volunteers, Board/Committee members, JobSeekers & participants).
<b>Corporate Travel</b>	Accident & Sickness – \$10,000,000 Medical & Evacuation – Unlimited Personal Liability – \$10,000,000	Cover for all Employees on authorised business travel that will involve a trip in excess of 50km from regular place of business.
<b>Motor Contingency</b>	Limit any one loss \$10,000 Third party property damage \$30,000,000	Following a motor vehicle accident, reimbursement of claim excess paid by employee or volunteer when using own personal vehicle for business purposes.
<b>Marine Transit</b>	Limit of liability \$200,000	Loss or damage to your Office Furniture, Equipment, Computers whilst in transit within Australia.

\*Subject to the terms, conditions and exclusions of the Policy.

## How to access the Blanket Cover Program

If you are a Jobs Australia member (Full or Associate) you can subscribe to the **Blanket Cover Insurance Program** at any time. To obtain a **NO obligation HASSLE-FREE** subscription Quote, please contact the team at Marsh on **03 9613 1423** or email [jobsaustralia@marsh.com](mailto:jobsaustralia@marsh.com).

## Jobs Australia membership

If you are not sure if your organisation is a current Jobs Australia Member, contact Jobs Australia on **1800 331 915** or email [ja@ja.com.au](mailto:ja@ja.com.au).

## Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the contract of insurance is entered into. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that: reduces the risk insured, or is common knowledge, or the insurer knows or should know as an insurer; or the insurer waives your duty to tell them about.

### If you do not tell us something:

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

If you are in any doubt as to the extent of the duty of disclosure or whether a piece of information ought to be disclosed, just contact your Marsh Client Risk Adviser.

## Marsh Collection Statement

In accordance with the Privacy Act 1988 (Cth) (and subsequent amendments) ('the Privacy Act'), we, Marsh Pty Ltd and our Associated Entities (as that term is defined in the Corporations Act 2001 (Cth)) ('Marsh') draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.

Disclaimer: Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ('MAI') arrange this insurance and are not the insurer. The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. MAI cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.

Jobs Australia receives a financial benefit when a policy is arranged by Marsh, enabling it to continue to provide further services to its members.

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- We are collecting the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other Marsh products or services and administering payments to you. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984 (Cth), the Marine Insurance Act 1909 (Cth) or at common law.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and Marsh's Associated Entities, which are all businesses of Marsh & McLennan group of companies ('MMC').
- Your personal information may be sent to our administrative processing centres in Mumbai (India) or Kuala Lumpur (Malaysia) and to other MMC companies, insurers, reinsurers and other third party service providers (e.g. data storage providers) in the United Kingdom, Singapore, Hong Kong, the United States of America and elsewhere.
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act, you must obtain it with the individual's consent.
- We will use and disclose your personal information in accordance with our Privacy Policy. By completing this form you confirm that you have read the Marsh Privacy Policy available on our website ([www.marsh.com.au](http://www.marsh.com.au)) and you authorise and consent to Marsh collecting, holding, using and disclosing any personal information collected by means of the enclosed document in accordance with the terms of the Marsh Privacy Policy, including for the purposes explained in this collection statement above. If there are any inconsistencies between the terms of this collection statement and the terms of the Marsh Privacy Policy, the terms of the Marsh Privacy Policy prevail to the extent of that inconsistency. You may modify or withdraw your consent at any time. If you do not give us consent or subsequently modify or withdraw your consent, we may not be able to provide you with the products or services you want.
- You can contact our Privacy Officer by:  
Email – [privacy.australia@marsh.com](mailto:privacy.australia@marsh.com)  
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