

# Blanket Cover Insurance Program – Overview

Jobs Australia’s Blanket Cover Insurance Program has been running for nearly 30 years. It is a comprehensive insurance package tailored for the Not For Profit sector, available to all current Jobs Australia financial Members.

## What is covered

The comprehensive insurance program is designed for the Not for Profit industry, to protect assets, staff, property, job seekers and participants.

Insurance product	Cover description	Cover explained
<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	Covers 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 Liability \$20,000 any one loss 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 made against the director or officer for wrongful acts committed or alleged to have been committed.
<b>Personal Accident</b>	Limit of Liability up to \$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 volunteers, board/committee members, job seekers & 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.

Limits and cover are subject to terms, conditions and exclusions of the policy.

## How to access the Blanket Cover Insurance Program

If you are a Jobs Australia Member you can subscribe to the **Blanket Cover Insurance Program** at any time. To obtain a no obligation subscription quote, please contact the team at Marsh on **0429 539 063 (Ashwin Udayasri)** or **0458 954 324 (Sumaiya Nehrin Nur)** or email [jobsaustralia@marsh.com](mailto:jobsaustralia@marsh.com). 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).

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