Member Insurance Service 2025/26 - Public Overview

This document is prepared as a public guide to the insurance arrangements established by Landcare Victoria Inc for the benefit of members. This document does not replace the confidential 'Insurance Summary' provided to all financial member organisations or the terms, conditions & exclusions contained in the respective policies issued by the insurer(s). Insurance cover is only provided to current financial, full members of Landcare Victoria Inc.

Cover: Policy 1: Public and Product Liability Insurance
Policy 2: Volunteer Workers Personal Accident Insurance
Policy 3: Association Liability

Insured: Landcare Victoria and its declared members, which includes all subsidiary companies for their respective rights and interests, including but not restricted to: Landcare groups, Landcare networks, other endorsed groups with similar purposes, Associations of endorsed groups, Committees of Management, Boards, sub-committees, sub-groups, working parties, host families, volunteers, individual persons carrying out authorised Landcare or Catchment Management Authority activities, and non-government employees of Landcare Victoria's declared member organisations.

Business: The business of the insured is landcare which principally comprises activities such as monitoring, planning, development, promotion, business administration, communication, demonstration and implementation of improved land, water, vegetation and pest management practices on agricultural land, bushland, parkland, waterways and coasts.

The business of landcare includes recruitment, coordination and supervision of volunteers to undertake activities. These volunteers may be members of Landcare Victoria and its member organisations, or people, groups and schools offering voluntary support for landcare activities. Landcare Victoria and its member organisations may employ staff, works crews, individuals on work placements, trainees, Centrelink mutual obligation workers, and contractors to organise and implement landcare activities.

Landcare Victoria advocates on behalf of members for landcare support, funding and improved land, water, vegetation and pest management practices. Landcare Victoria members may advocate on local issues in support of their purposes, but it is not their primary activity.

Landcare Victoria and its members engage in fundraising activities that may include the production and sale of seeds, plants, foods, arts and crafts, and other items. Landcare Victoria and all members are not-for-profit organisations and all revenues earned are used to achieve landcare purposes.

Declared Activities:

Landcare Victoria and its Member Groups engage in a wide range of activities, including:

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ON-GROUND WORKS

- Application of fertilisers and herbicides
- Burning off with formal risk management plan in place
- Erosion control
- Exclusion fencing
- Litter removal and environmental clean-ups, including in-water and on-beach
- Planting and revegetation
- Pruning and mulching
- Trail maintenance
- Vegetation management
- Weed control, including woody weed control
- Site/paddock/farm tour
- Water level reading/monitoring

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BIODIVERSITY MGT.

- Animal rescue and rehabilitation
- Wildlife surveys, birdwatching and counts
- Wildlife photography, use of trail cameras
- Drone use for commercial surveying, photography, filming, mapping, and monitoring activities ONLY
- Mapping
- Pest animal control, including:
  - Use of firearms with formal risk management plan in place
  - Authorised use of Schedule 7 1080 poison
  - Use of pindone to control rabbits
  - Soft jaw trapping for foxes
  - Cage trapping for cats
  - Use of fumigants to control rabbits and foxes
  - Government approved bio control
- Plant propagation/sales
- Production and installation of nesting boxes
- Seed production and collection
- Shallow water swimming, snorkelling and canoeing/kayaking
- Species identification
- Water sampling and quality testing
- Weather monitoring

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ENGAGEMENT & COMMUNICATION

- Bus trips
- Camping trips
- Citizen science projects
- Environmental education and awareness
- Conferences/forums/events
- Corporate volunteering activities
- Displays/stalls/exhibitions
- Environmental education
- Field days
- Land management advice
- Making/selling/distributing recycled products
- Media liaison
- Policy analysis, advocacy and campaigning
- Publishing newsletters, brochures and guides
- Running visitor information centres
- School excursions and junior landcare activities
- Social media, websites and other online communications
- Workshops, training and demonstrations
- Writing and publishing newsletters, guides and reports

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FOOD SYSTEMS

- Community gardening
- Beekeeping
- Local food co-operatives/produce sharing
- Making/selling foodstuffs as a fundraising activity

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GOVERNANCE

- Business administration and advice
- Fundraising
- Grants administration and auspicing
- Meetings
- Project management, monitoring and reporting

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General Conditions:

In order to be included in the insurance arrangements established by Landcare Victoria, members must:

1. Be financial, full members of Landcare Victoria at the time of the incident
2. Comply with the Constitution of Landcare Victoria and any relevant legislation
3. Comply with requests for information which include completing the annual Membership Renewal Census and maintaining up-to-date membership lists
4. Make all reasonable efforts to record participant details at all landcare events and maintain records for 7 years
5. Obtain written landholder permission for activities and comply with any landholder requirements
6. Take all reasonable care in terms of appropriate risk management
7. Ensure health and safety obligations are met when conducting activities
8. Advise Landcare Victoria of any activities outside the business description
9. Advise Landcare Victoria of any activities that are higher risk
10. Advise Landcare Victoria of any event with potentially greater than 250 attendees
11. Ensure all payment for labour is related to an agreed contract of employment or services
12. Ensure all independent contractors engaged to undertake work hold appropriate insurance and licenses relevant to the type of work being undertaken
13. Avoid entering into contracts with "hold harmless" or "indemnification" clauses
14. In the case of an incident, **NOT** admit liability or fault, and inform Landcare Victoria as soon as possible
15. Inform Landcare Victoria of any actual or alleged facts the member knew or should have reasonably known might give rise to a claim or an investigation, and provide all relevant information if a claim arises

Higher Risk Activity Conditions:

A number of higher-risk landcare activities have been identified. Higher risk activities are **NOT** covered unless the following conditions have been met and cover has been confirmed by Landcare Victoria where required.

<u>Drone use</u>

Any operator of a drone over 2kgs must have:

a. Remote Pilot Licence (RePL)
b. RPA Operator's Certificate (ReOC)
c.

CASA must be notified at least five working days prior to first commercial flight or as may otherwise be determined by CASA for any RPA weighing 2kg or less. Any planned operation of a drone over 5kgs **MUST** be referred to Landcare Victoria Inc.

<u>Fire</u>

Any members planning to undertake burn activities **MUST** contact Landcare Victoria and have an approved risk management plan in place prior to undertaking such activities. Additional costs apply.

Firearms

Planned feral pest management activities using firearms **MUST** be referred to Landcare Victoria and approved risk management measures must be in place. Members must:

a. Ensure all individuals using firearms (including employees, paid members or non-member volunteers working on behalf of the Landcare Victoria member organisation) have the adequate license which is current
b. Liaise with the local police of the intending activity/location/date and time; and
c. Have an incident reporting process in place

Large events

All planned activities and events which will potentially attract more than 250 attendees **MUST** be referred to Landcare Victoria. Additional charges may apply for one-off extensions of the insurance cover to include a large event.

Trapping

Please contact Landcare Victoria to confirm cover of activities involving trapping of pest animals undertaken by members.

Earthmoving equipment

Please contact Landcare Victoria regarding use of earthmoving equipment by members.

Underground works

All underground works or digging require that members obtain dial-before-you-dig (i.e. Before You Dig Australia) documentation prior to the commencement of work.

Alcohol

Ensure activity organisers have completed Responsible Service of Alcohol (RSA) program where alcohol is being consumed other than at a licensed venue and provide restricted areas if any attendees are under 18 years of age.

Trees over 5 metres

Members should not be involved in pruning, lopping or removal of trees over 5 metres in height. Please contact Landcare Victoria for more information.

Welding

Welding activities are not covered except under specific circumstances. Please contact Landcare Victoria for more information.

Excess: Providing member groups fully comply with the conditions of the insurance package, Landcare Victoria will cover any excess on claims upheld by the insurer.

All coverages in relation to the described policies are subject to the terms, conditions and exclusions contained in the respective policies issued by the Insurers. Detailed policy schedules and wordings are available on request to financial, full Landcare Victoria Inc member organisations only.

Insurance enquiries must be directed to Landcare Victoria Inc.