



Communication, Speech &
Performance Teachers Inc.

Access to Public Liability and Professional Indemnity Insurance with Regional Insurance Brokers and ASR Underwriting

In an increasingly litigious society, teachers need to take precautions to protect themselves and also ensure the welfare of students in their care. The CSPT Inc. recommends members consider accessing public liability and professional indemnity insurance. The Association has arranged for its members access to a policy with **Regional Insurance Brokers** on behalf of ASR Underwriting Insurance. Public liability insurance helps protect you, your business and your income. It can indemnify you against legal liability to pay compensation for personal injury or property damage that occurs in connection with your business.

Features of the Policy

- Period of Insurance: (12 months)
- Sum Insured: \$20,000,000
- Premium for individual teacher: approximately \$280.00 for the 12 month period
- Coverage is broad-form legal liability including compensation for third-party claims arising from bodily injury and/or damage to property from business activities and its products
- Exclusions: molestation; participation in sporting games/matches/practices/trials, etc.
- The policy is only accessible for financial members of CSPT Inc.

Intention of the Policy

- The policy is intended to cover one-on-one and small class teaching, *not large groups*
- Two teachers (in the same practice) can be covered under one policy when one teacher is the *paid employee* of the other (i.e. one party pays the taxation, holiday pay, superannuation, etc of the other).
- Cover is also available for teachers working under a company on a sub-contract basis. This cover is restricted whilst the contractor is teaching under the principle only. If the contractor is sub-contracting to more than one company, they will need to obtain a separate policy in their own name. Contact Regional Insurance Brokers for the annual additional premium for sub-contractors and employees.
- Public performances (e.g. end-of-year concerts) can be covered under certain conditions. After negotiation with Regional Insurance Brokers, an additional premium would be paid with policy endorsement *prior to the performance*.

Professional Indemnity Insurance

This insurance pertains to legal liability to third parties for compensation claims arising from financial loss resulting from the business activities. Professional indemnity insurance should be considered by professionals who have a special skill and provide advice (either verbal or written) to third parties. It provides protection for the business owner against claims that may arise due to the advice that has been provided. The policy also extends to cover areas such as libel and slander.

For full details, please read the full policy wording available from Regional Insurance Brokers or at the ASR Underwriting website - ASR www.asr.com.au

About ASR Underwriting Insurance

Established in 2006, ASR Underwriting Insurance is one of the few Australian-owned agencies. They have a long association with Lloyd's of London and this global reach enables them to provide insurance coverage across Australia and beyond.

Insurance application process:

1. ENSURE you are a *current financial* member of CSPT Inc.
2. Contact Gemma Neuendorf from Regional Insurance Brokers to apply (see contact details below)
3. Once membership of CSPT Inc. is ratified and the insurance application is processed, the new policy holder will receive a receipt, certificate of currency and a copy of the policy.

Please note, applicants should allow time for the processing of applications. New membership of CSPT Inc. is required to be ratified at a Committee Meeting and a membership cannot be expedited. See Membership Application on CSPT Inc. website.

Contacts:

Gemma Neuendorf | Broking Assistant

Phone: 07 5439 1921

Email: gemma.neuendorf@regional.com.au

Or

Deb Tapp - Phone: 07 5439 1902; Email: debbie.tapp@regional.com.au

Regional Insurance Brokers

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