

## **Inquiry into volunteering in Queensland**

<b>Submission No:</b>	188
<b>Submitted by:</b>	Bellvista and Bells Reach Community Association
<b>Publication:</b>	Making the submission and your name public
<b>Attachments:</b>	See attachment
<b>Submitter Comments:</b>	



## **Queensland Parliament Committees - Inquiry into volunteering in Queensland**

### **Proposal for government backed insurance broker / fund.**

#### **Relevance to the Parliamentary Committee**

In referring to the committee's terms of reference, we consider our proposal relates to:

- 6 The extent, effectiveness, and efficiency of current government support at all levels for the volunteering sector in Queensland and sustainable opportunities for improvement.
- 7 Opportunities for the Queensland Government to leverage all portfolios to support growth in volunteering across Queensland, including through hosting the Brisbane 2032 Olympic and Paralympic Games.

#### **Proposal**

Recognizing that small non-profit organizations incur substantial costs to maintain public liability and other insurances, it is proposed that an appropriate government agency be assigned to investigate the cost-effectiveness of the following proposals. The Queensland Government Insurance Fund (QGIF) is an example, due to its expertise in managing government insurance risks and premiums.

1. Establish a not for profit associations insurance pool, to manage whole of sector insurance, with associations paying premiums to that pool; and / or
2. Establish a similar pool (broker) but run a tender on behalf of the sector, to which private insurers tender. The tender then would be assessed by government experts and approved tenderers recommended to community associations. and/or
3. A government body, assist voluntary organisations with risk assessment education and risk awareness expertise, not usually possible within small community organisations.

#### **Proposed Benefits**

1. It is considered that such proposals would be appreciated by thousands of community groups, as well as leverage a combined purchasing power not possible individually. Thus, achieving significant cost savings
2. Increase awareness and risk management in these organisations, perhaps increasing member satisfaction and peace of mind, to sustain membership.
3. Affording appropriate support to volunteers that may be injured in their volunteer activities, which are not cost effective, or volunteer circumstances exclude them from coverage.



## **Background**

Bellvista and Bells Reach Community Association (ABN 39 922 982 230) is a not for profit incorporated association representing our local community within the Caloundra West suburb. Its primary focus is to advocate on behalf of residents and inform residents of local issues and developments in the area. The Association liaises with elected representatives, local businesses, such as the Caloundra Airport and importantly local council on roads, and other services.

Insurance costs represent more than 50% of the operating costs of our Association. The primary cost is public liability insurance plus Association Insurance. We have discontinued our volunteer insurance, as the policy generally excludes retirees and people aged over 70. These people are our primary volunteers.

The Association is required to have Public Liability Insurance, as it holds regular public and committee meetings in a venue owned by our local council. Whilst it is acknowledged that it is good practice to have such insurance, in practice it effectively means \$200 - \$300 costs per meeting as we have few events, if any, outside our meetings.

The association also maintains an Association insurance policy, also as good practice, which adds another 10% to our cost base.

## **Prepared by:**

Paul Monaghan

Treasurer

Bellvista and Bells Reach Community Association

[www.bellvista.com.au](http://www.bellvista.com.au)

Contact:

[REDACTED]

Phone:

[REDACTED]