

## RUSU Clubs & RMIT Insurance

RMIT offers some level of insurance coverage for RUSU Club activities. This includes Student Insurance which may cover your RMIT club members if they are injured during a club activity. It also includes Public Liability Insurance which may cover the club if a member of the public or property is injured.

### LIMITATIONS:

1. There is no cover for lost baggage, trip cancellation etc.
2. Vehicles are not covered
3. RMIT Insurance may not cover Medicare "gaps"
4. Ambulance costs are not covered – everyone should have their own ambulance cover

### Take note:

1. The club activity must be included in the Club's approved Annual Activity Plan
2. The club must manage its' risk effectively
3. High risk activities may not be covered
4. No activity will be covered by insurance where the Club is negligent
5. Overseas activities may not be covered – you should always have your own travel insurance
6. Insurance does not cover a club's financial risks – if a club loses money or cannot pay its' debts, RMIT Insurance will not cover it

### High Risk activities include (but are not limited to):

- Camps or other overnight activities
- Activities involving alcohol
- Activities that are inherently risky for example bushwalking in remote areas, food preparation, outdoor activities in extreme weather, water based activities, activities involving vehicles
- Activities involving underage people (less than 18 years of age)

To identify how your Club may be able to minimise its' risk, make an appointment to see your Club's Officer BEFORE you start planning your activity. We may need to contact RMIT Insurance for clear advice about insurance coverage for your activity but please talk with your Clubs Officer about it first.

### INFORMATION ABOUT RMIT STUDENT INSURANCE CAN BE FOUND AT:

<http://www1.rmit.edu.au/students/services/accidentinsurance>

### PUBLIC LIABILITY INSURANCE:

Public Liability Insurance coverage may be asked of your club when you are trying to hire public facilities such as a community centre, a park or other community owned or not for profit managed facilities or services

*Note: A commercial supplier/ operator (such as a venue, bus hire company etc.) should have its' own Public Liability Insurance*

### To request a copy of RMIT's Public Liability Certificate of Currency, you need to:

1. Find out how much coverage your supplier requires
2. Email [jacqueline.out@rmit.edu.au](mailto:jacqueline.out@rmit.edu.au) at RUSU Clubs and let Jacq know the level of coverage required
3. Jacq will then email you the correct Certificate

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