

RUSU CLUBS & RMIT INSURANCE

RMIT offers some level of insurance coverage for RUSU Club activities.

GROUP PERSONAL INSURANCE:

Covers accidental injury for club members while on RMIT University property or when attending authorised activities.

For RUSU Clubs, “authorised activities” = Club events/activities that have Club Event Risk Management Assessment (ERMA) approval.

For more info about student GP Insurance, please go to <https://www.rmit.edu.au/students/student-life/rights-responsibilities/insurance>

PUBLIC LIABILITY INSURANCE:

Public Liability Insurance covers property and non RMIT people. Your Club may be asked to provide a Certificate of Currency (COC) for PIL when it is trying to hire public facilities such as a community centre, a park or other community owned or not for profit managed facilities.

Commercial suppliers (such as a venue, bus hire company etc.) should always have their own PLI!

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 your Clubs Officer (rusu.clubs@rmit.edu.au) & let them know the level of coverage required
3. We will then email you the correct Certificate

RMIT INSURANCE 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

ALSO:

1. High risk activities may not be covered
2. Insurance may not be available where the Club is negligent (club leaders may become liable for damages)
3. Overseas activities may not be covered – you should always have your own travel insurance
4. 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)

The ERMA process will help to identify and manage your event risks.

If you are concerned your Club event will be high risk/maybe not covered by RMIT insurance, start planning the event early and seek advice from your Clubs Officer.

We may need to contact RMIT Insurance for clear advice about coverage of your activity.