

AON

Empower Results®

Get the
right insurance
by asking the
right questions



Getting the right insurance is all about asking the right questions

We understand the value of volunteering and the pressure NFP organisations are under to save money, while maintaining the right level of insurance cover. Organising your insurance can be a daunting experience; with a number of risks to consider and a lot of technical jargon to decipher, you would not be blamed for wondering ‘what is my organisation actually covered for?’

This guide has been designed by Aon to get you thinking about the questions to ask when discussing your insurance, so you can be confident you have it right.

Before we look at the questions, consider this when you talk to your insurer/broker. Are they making assumptions with pre-conceived ideas of how your organisation operates?

Are they directing you towards a standard policy and not asking you questions specific to your organisations activities? If the answer is yes you may want to start asking a few questions to test whether they truly understand your organisation

Always ask questions

To give you peace of mind here are a few questions you should consider asking to help you secure the cover that is right for your organisation.

- Does the policy cover our volunteers?
- If I make a claim what will my organisation have to contribute? These are often called excesses or deductibles.
- What covers are included under the policy?
 - › Protector/Association Liability
 - › Business Interruption
 - › Business Travel
 - › Cyber
 - › Directors & Officers
 - › Fidelity
 - › Journey
 - › Motor Vehicles (Owned & Non-Owned)
 - › Professional Indemnity
 - › Public Liability
 - › Volunteer Workers Personal Accident
- What Liability and Indemnity levels are available?
- Are one off events covered? Do they need to be stated?
- If your organisation owns or leases motor vehicles are they covered as part of the policy?
- Does the policy cover volunteer vehicles when using them for your organisations activities?
- Does the policy cover your organisations premises and its contents?
- Are items owned by your organisation covered away from the premises?
- Does the policy have any age limits that I should be aware of that may affect a claim?
- Does the policy appropriately cover your organisation for cyber risk?

For a more detailed description of the covers available to your organisation please visit aon.com.au/nfp or aon.com.au/charities

Your broker or insurer should be asking:

1. Disclose all activities that your organisation is involved in?
2. How many employees, volunteers are there & do you require cover to extend to the volunteers?
3. How many members on the board?
4. What events will you be organising where there will be over 250 attendees such as fetes, festivals, concerts, door knocks etc?
5. Have you disclosed all locations related to your business?
6. What risk management other than insurance do you have in place currently?



Useful tips

1. An insurer should never tell you the level of liability or indemnity cover you require. This has to be your decision; however they should be able to give you advice on the types of things you need to consider, ask for examples so you can make an informed decision.
2. To get the right balance of cover and price ask whether covers are optional, some policies are flexible allowing you to remove covers. Before removing them think about two things; have they given me enough information to make an informed decision? Is it actually going to make my premium cheaper?
3. You should make a list of the activities your organisation participates in before you call, including events and fairs.

Aon is the approved insurance broker for **Volunteering Australia**, **Our Community**, **NCOSS**, **QCOSS** and **Community Transport Organisation**. These organisations have advised in the production of this guide.



Contact the Aon NFP Insurance Team

1800 123 266

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Try our NFP Insurance Puzzle Solver online today.

