



Australian Government
**Department of Education,
Skills and Employment**



Insurance Readers Guide

Insurance arrangements for
participants in Employment
Services Programs





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Introduction

The Australian Government Department of Education, Skills and Employment (the Department) purchases insurance to cover participants undertaking approved activities, and combined liability insurance for host organisations. Employment services providers and host organisations must also have their own public liability insurance.

The Insurance Readers Guide (Guide) explains the insurance cover available to participants in the event they are injured participating in approved employment services programs and/or activities. This Guide also explains the insurance process and procedural requirements for employment services providers (providers).

Note: Participants registered under Disability Employment Services (administered by Services Australia) or the Community Development Program (administered by the Department of the Prime Minister and Cabinet), who participate in approved activities, are also covered by these insurance policies.

Important: This Guide is not a substitute for the insurance policies. It does not reflect all terms, conditions, exclusions and limitations of the actual insurance policies. Please refer to the insurance policy documents for the actual terms and conditions. If there are any discrepancies between this Guide and the insurance policy documents, the insurance policy documents take precedence.

General Advice Warning

The information in this Guide is for general information only. It has not been prepared taking into account an individual's personal objectives, financial situation or needs. Before acting on this advice you must assess whether it is appropriate in accordance with your own objectives, financial situation or needs.

If this advice contains information about a particular financial product you should ensure you obtain a Product Disclosure Statement in respect of that product prior to making any decision to acquire that product.

Further information

For further information on the department's insurance arrangements please contact the Department of Education, Skills and Employment's National Customer Service Line on 1800 805 260.

How to use this guide

This Guide is split into two sections; incident management processes and support, and insurance information. Providers are encouraged to use this Guide to discuss incident reporting and management, and insurance arrangements with job seekers/participants. Providers may also provide job seekers/participants with the relevant section.

1. Incident management

This section outlines what should happen in the event of an incident at an employment services activity. It may be necessary to make changes to this process to ensure job seekers/participants get appropriate support and to ensure providers meet incident notification timeframes under relevant deeds.

2. Insurance information

This section outlines the types of insurance purchased by the Department for participants and host organisations.

This insurance covers participants, host organisations, and owners of private property, land lease holders and farms, who are participating in activities approved by the Department, and for hosts of Community.



Incident Management

This section provides information on:

- what to do if a job seeker/participant injures themselves at an activity or placement, and
- what to do if a third party suffers an injury at an activity or there is damage to property.

What happens when a participant is injured?

The table below describes the steps that should be taken if a participant is injured. Providers must ensure job seekers/participants and host organisations/providers are aware of the steps they need to take and, where required, the provider should support job seekers/participants to undertake these actions.

Phase	Who	Requirements/processes
Initial	Participant	<p>Reports the incident to their activity supervisor and/or provider.</p> <p>Seeks medical treatment (if required) as soon as possible after the injury occurs and follows proper medical advice.</p>
	Host organisation/ Activity provider	<p>Provides assistance and support to the participant.</p> <ul style="list-style-type: none"> • Ensures they are safe and comfortable • Offers first aid and contacts emergency services (if needed) • Contacts the job seeker's/participant's provider <p>Completes the incident report form, records all details of the incident, and sends it to the provider.</p> <p>Note: The primary concern should be the participant's and other participants' welfare.</p>

Phase	Who	Requirements/processes
Next Steps	Provider	<p>Determines if the incident is critical or not and follows the correct process:</p> <ul style="list-style-type: none"> • Critical incidents are notified to the department ASAP via telephone and followed by formal written notification to the contract manager. • All other incidents are to be reported in the WHS incident notification screen in ESS Web. <p>Note: A reference number will be provided on submission of WHS incident notifications in ESS Web. If a number is not provided, please email: AssistanceProgramIncidents@dese.gov.au</p>
	Department	Reviews, records and follows up with the provider for additional information.
	WfD Branch	<p>Assists the provider with the insurance process.</p> <p>Notifies relevant program areas and reports the incident to the department's insurer.</p>
Ongoing Support	Provider	<ul style="list-style-type: none"> • Provides the job seeker/participant with a copy of this Guide and explains how to lodge an insurance claim • Helps fill out the insurance claim form (if necessary) • Works with the job seeker/participant to ensure they are not left out-of-pocket by medical expenses. These may be claimable on the provider's insurance or the provider can request the department reimburse these expenses through the department's Employment Fund (jobactive), Upfront Payments (Transition to Work), or Participant Fund (ParentsNext).
	Participant	<ul style="list-style-type: none"> • Continues to follow medical treatment (if required) to assist in recovery. • Keeps all receipts in order to obtain reimbursement. • Seeks reimbursement from Medicare. • Lodges an insurance claim for out-of-pocket expenses and non-Medicare medical expenses <ul style="list-style-type: none"> – The form and the supporting receipts can be submitted directly to the insurer at claims@ahiinsurance.com.au. Forms can be found on the Provider Portal. <p>Note: the provider should help the participant if they require assistance with the claim form or with the insurer in general.</p>
	Insurer	<ul style="list-style-type: none"> • Considers the participant's claim, assesses the evidence supplied and advises the participant of the outcome. • Provides a Claim Assessment Advice outlining the insurance coverage and limits (as necessary). • Reimburses eligible medical expenses in accordance with the policy.

What happens if a third party suffers an injury at an activity or there is damage to property?

The provider and/or host organisation must:

Step 1

Provide assistance to the injured person and notify any emergency services, if required.

Step 2

Take all reasonable steps, following an accident or loss, to protect any person or property from any further injury, loss or damage.

Step 3

Not admit liability verbally or in writing, or make any statement implying fault or accepting responsibility. Otherwise it may prejudice your claim with the Insurer. The Insurer has undertaken to accept the risks the department has insured against, so it is their responsibility to accept or reject liability.

Step 4

Immediately record all details (no matter how trivial they may seem at the time) of:

- a. the incident (location and time)
 - b. any third party who has, or may have, sustained injury, loss or damage
 - c. any witnesses to the incident or loss.
-

Step 5

Complete the Public and Products Liability Claim Form\Incident Report with the participant and forward it and any relevant documentation to AssistanceProgramIncidents@dese.gov.au.





Supporting Job seekers/ Participants Post-Injury

Why it matters?

There are a number of benefits to supporting job seekers/participants post-injury. Supporting job seekers/participants may:

- Improve recovery time by providing timely support to access appropriate medical care, thereby reducing the risks of longer-term consequences, such as the development of secondary conditions and/or lowered confidence and self-esteem.
- Help people resume in activities sooner.
- Limit the financial impact of injury on participants and reduce Employment Fund costs, and
- Ensure positive relationships between the participant and the host organisation.

How is support provided?

- **Maintain contact**
 - It is important that providers maintain regular contact with the participant until the incident/injury is resolved.
 - Provide the participant with information and support to claim insurance; for example, physiotherapy, travel expenses, domestic help, broken bone benefit, etc.
- **Take time to talk**
 - Make time for conversations.
 - Give affected participants the chance to talk openly about the incident and express their feelings.
 - Give constructive support. People are more likely to cope with an incident and have less fear if they get positive support.
 - Offer sensitive (closed room) debriefing as soon as possible after the incident.
- **Make sure the host organisation knows how to support the participant**
 - Talk to the host about supporting the participant. This may include alternative duties, different hours or different tools or equipment.
- **Maintain**
 - Ensure case records are updated in ESSweb and are accurate.
- **Conduct timely investigations**
 - This might include a post-incident questionnaire and evaluation.
- **Learn from experience**
 - Review all relevant risk assessments and arrangements to establish whether you need to modify existing control measures.



Employment services insurance information

The department purchases insurance to cover job seekers/participants in the event of injury. The department also purchases insurance for building and property damage for organisations hosting job seekers/participants. This section provides general information about the department's insurance arrangements.

What insurance does the department purchase?

The Department purchases three insurance policies that provides cover to persons participating in approved Employment Services activities.

Insurance	Purpose
Group Personal Accident	Provides insurance for certain personal injuries to participants
Combined Liability for job seekers/participants	Provides insurance for job seeker liability for negligence that results in certain personal injury or damage to property at an activity
Combined Liability for hosts organisations and land owners	Provides insurance for hosts and land owners liability for negligence that results in certain personal injury or damage to property at a Community Support Project

Who does the department purchase employment services insurance from?

The department purchases:

- Group Personal Accident insurance from Accident and Health International (AHI) Underwriting Pty Ltd, and
- Combined liability insurance from Pen Underwriting

Who can claim insurance?

Anyone covered by the policy is able to make an insurance claim on the Department's policy, this includes:

- job seekers/participants (including ParentsNext participants on behalf of their children)
- host organisations,
- providers, or
- the department.

How do I claim insurance?

To submit a personal injury insurance claim to the insurer, you will need to complete and sign a Claim Form listing any treatment or out of pocket expenses not covered by Medicare.

Receipts must be provided for any injury-related expenditure, such as medical treatment, transportation and parking.

The claim form and any receipts can be submitted to AHI via claims@ahiinsurance.com.au. Any questions about the claim should be directed to AHI at this email address or by phone on 1800 618 700.

A provider should always help a participant submit a claim if assistance is required.

All submitted claims are considered by the relevant insurer to determine if the claims fall within the insurance policy. To ensure your claim is processed, you should file your claim as soon as possible after the event, noting time limits may apply.

How do I know if this insurance covers the job seeker/participant/person attending the activity?

The department's insurance policy (Group Personal Accident Insurance) covers all job seekers/participants/ParentsNext participants, and children of these participants (where the children must be present) in an approved Activity.

How do I contact the insurer?

To submit an insurance claim to the insurer for personal injury, or if you have questions about your claim, contact AHI via claims@ahiinsurance.com.au or call 1800 618 700.

Who can I speak to about insurance?

All questions from job seekers/participants and/or host organisations should be directed to the employment service provider in the first instance. If further information is required, contact the Department's National Customer Service Line on 1800 805 260.

The [Insurance policy schedule](https://docs.employment.gov.au/documents/group-personal-accident-insurance-policy-schedule-job-seekers) is also available on the Department of Education, Skills and Employment's website ([https:// docs.employment.gov.au/documents/group-personal-accident-insurance-policy-schedule-job-seekers](https://docs.employment.gov.au/documents/group-personal-accident-insurance-policy-schedule-job-seekers)).

Who do I contact if the injury happened before 1 July 2019?

If a participant was injured before 1 July 2019, their claim will be handled by a different insurer.

- Dual Australia is the insurer for injuries that occurred between 1 July 2018 and 30 June 2019.
- QBE Insurance is the insurer for injuries that occurred prior to 1 July 2018.

Please contact the Department on 1800 805 260 to discuss the claim and obtain the relevant insurer's details.



Group Personal Accident insurance information

This section provides information about the Group Personal Accident insurance policy which provides insurance for job seekers/participants who are injured at employment services activities.

Job seekers/participants and/or host organisations requiring additional information about the department's insurance coverage should speak to their employment service provider in the first instance. If further information is required, contact the department's National Customer Service Line on 1800 805 260.

Full policy details are available in the relevant insurer's Product Disclosure Statement (PDS) available at [\[insert link\]](#). In the event of any discrepancy between these documents, the PDS takes precedence.

What is the participant covered for?

If a job seeker/participant is injured when participating in an approved employment services activity or program, they, or their children (if the participant's child was required or needed at the activity), may lodge a claim for assistance under the Group Personal Accident policy.

The policy also covers injury that occurs when travelling directly to and from activities.

What happens if a participant is injured at an Activity?

If a participant is injured when participating in an approved Activity, they must immediately report the injury to the activity's supervisor. The host organisation will ensure there is no further danger to other participants and will assist the participant to obtain medical attention, including calling an ambulance, if necessary.

What if the injury was not obvious until the participant finished the Activity or the next day?

All incidents and injuries should be notified to the department as soon as possible and within 24 hours. Where a participant or host organisation notifies the provider of an incident or injury outside this timeframe, the provider must still notify the department as soon as possible after becoming aware of the injury.

Failure to notify the department of an incident may prejudice the insurer if the participant later decides to lodge an insurance claim.

What is 'direct' travel?

'Direct' travel is uninterrupted travel that is:

- Travel from the participant's home to the activity
- Travel between activities
- Required travel during the activity
- Travel to and from the provider's location to the activity.

Are all injuries covered?

If a participant has been injured at an approved activity, they may lodge a claim for out-of-pocket expenses incurred as a result of the injury. Expenses may include medical treatment or travel. The policy does have standard exclusions, which will be determined and advised by the insurer.

What if my claim is rejected by the insurer?

There is a three-tier review process if you are unhappy with a decision made by AHL.

Firstly, speak to an AHL staff member about your claim. If the matter is not resolved to your satisfaction, you can then access AHL's Complaints and Dispute Resolution Process (free of charge).

If you are still unhappy with the outcome, you can take the complaint to the Australian Financial Complaints Authority (AFCA) (free of charge).

Are mature-age job seekers/participants covered by insurance?

The policy covers job seekers/participants between the ages of 6 months and 85 years.

When does the insurance coverage start and end?

This insurance covers job seekers/participants while they are attending an Approved Activity, including travel to and from activities and between activities.

Can participants claim WorkCover?

Job seekers/participants on income support undertake placements that are recognised as 'Approved Programs of Work' under Social Security legislation. This means that a job seeker/participant is not an employee while undertaking a placement.

As job seekers/participants are not employees, they are not eligible for workers' compensation.



Medical and hospital costs

When should a participant seek medical treatment?

Participants who are injured at an Activity should seek medical treatment from a medical professional if required.

What medical and hospital costs are/are not covered under the policy?

Medical costs not subject to the Medicare rebate can be reimbursed within 12 months from the date the injury was sustained.

Non-Medicare medical costs include treatment like physiotherapy or chiropractic treatment. Legislation prevents the insurer from reimbursing Medicare gaps.

See also: *Health Insurance Act 1973*, s 126(1).

What should I tell my doctor/treatment provider when they ask about payment?

AHI have developed letters to help health professionals understand the insurance that is available to job seekers/participants. There are two letters:

- **Medical Practitioner** – provides an explanation of your insurance coverage and clarifies that it is not workers' compensation insurance.
- **Allied Health** – provides information on the insurance available and the treatment options available under the insurance.

Ask your provider for a copy of the letters.

Is dental treatment covered?

Dental treatment for natural teeth damaged at an activity is covered under the policy.

For example, if a participant needs teeth capped as a result of an injury, this is covered under the policy. However, if a pre-existing capped tooth is damaged as a result of the injury, this is not covered under the policy.

Reimbursement for medical costs

Who will pay my medical costs at the time of treatment?

Job seekers/participants will generally be required to pay their medical costs upfront.

If treatment is not covered by Medicare and a participant is unable to pay their medical costs up front, they should speak to the insurer. In some cases, the insurer may agree to pay the non-Medicare rebated treatment provider directly.

Will the policy reimburse medical expenses that Medicare has not reimbursed in full?

No, legislation prevents the insurer from reimbursing Medicare gaps.

Also see: *Health Insurance Act 1973*, s 126(1).

How does a participant get reimbursed for medical costs/medication?

Participants will generally be required to pay their medical costs upfront, including costs for medication. Reimbursement can then be claimed from Medicare.

If the cost of medical treatment or the medication is not subject to a Medicare rebate or listed in the Pharmaceutical Benefit Scheme, the participant may claim the amount back from the insurer.

What if the participant is still out of pocket for their medical treatment costs?

If a participant is out of pocket following injury and the insurer does not cover those costs, the participant should speak to their provider.

The provider may consider covering the out of pocket expenses under the jobactive Employment Fund, Transition to Work Upfront Payments, or the ParentsNext Participation Fund, depending on the participant's circumstances.

Income support payments

What happens to a participant's income support payments if they are injured? Who can they speak to about this?

If a participant is unable to participate in an activity or is unable to meet their mutual obligation requirements because of an injury, they will need to speak to their provider.

If a participant has a valid reason for not attending a particular activity or undertaking any of their mutual obligation requirements, because of an injury, they must let their provider know as soon as possible before the date of the scheduled requirement to ensure their income support payment is not stopped or cancelled.

An injured participant may also be eligible for a temporary medical exemption from their mutual obligation requirements. The participant should contact Services Australia (Centrelink) with written evidence of their medical condition to seek an exemption.

What benefits are payable under the policy?



Vehicle modifications

Modifications that are needed to be made to a vehicle to assist you to manage with your injury.



House modifications

Modifications that are required to be made to your house to assist you to manage with your injury. E.g. shower rail.



Out of pocket

Any expense that has not been reimbursed by Medicare, for example treatment gaps, petrol and transport.



Domestic Help

Any expenses that are incurred to assist with an injury, including cleaning, mowing and cooking. May be claimed for up to 12 months.



Non-Medicare Medical expenses

Expenses like Physiotherapy or Osteotherapy



Trauma counselling

Any counselling services related to the incident



Broken/Fractured Bones

Compassionate benefit related to broken or fractured bones



Combined Liability

Combined liability (public and products) insurance

This section provides information about the department’s combined liability insurance. The Combined Liability Insurance Policy provides coverage for job seekers/participants, and the Combined Liability Insurance Policy for Hosts of Community Support Projects provides public and product liability insurance for job seekers/participants and host organisations.

Any questions about these policies should be directed to the employment services provider in the first instance. If further information is required, contact the department’s National Customer Service Line on 1800 805 260

Full policy details are available in the relevant insurer’s Product Disclosure Statement (PDS) available at [insert link]. In the event of any discrepancy between these documents, the PDS takes precedence.

	Participants	Organisations hosting Community Support Projects
What is Combined Liability insurance?	Combined Liability insurance for participants specifically covers: <ol style="list-style-type: none"> 1. Public liability (legal action and compensation claims made against the business) 2. Product Liability (Protection against financial loss) 	Combined Liability insurance specifically covers: <ol style="list-style-type: none"> 1. Public liability (legal action and compensation claims made against the business) 2. Product Liability (Protection against financial loss) 3. Hosts Liability (legal action and compensation claims made against the business)

	Participants	Organisations hosting Community Support Projects
Who is covered under this policy?	This policy covers job seekers/participants, and children of a ParentsNext participant, in employment assistance programs administered by contracted providers.	This insurance covers host organisations, owners of private property, land lease holders and farms who are receiving assistance from participants of Work for the Dole Community Support Projects and other similar activities as advised by the department.
Are contractors or subcontractors of a host organisation covered under this policy?	This insurance covers host organisations, owners of private property, land lease holders and farms who are receiving assistance from participants of Work for the Dole Community Support Projects and other similar activities as advised by the department.	
Are host organisations required to have their own insurance as well?	Yes, host organisations, including those organisations hosting Work for the Dole Community Support Projects, and owners of private property, land lease holders and farms who are receiving assistance from participants in these projects, must have at least \$10,000,000 public liability insurance.	
Who should I speak to if I have an enquiry about Combined Liability insurance?	All questions from job seekers/participants and/or host organisations should be directed to the employment service provider in the first instance. If further information is required, contact the department's National Customer Service Line on 1800 805 260.	
Where can I find a copy of this policy?	The Combined Liability Insurance Policy for job seekers and participants can be found here . The Combined Liability Insurance Policy for Hosts of Community Support Projects provides public and product liability insurance. A copy of the policy can be found here .	
What happens if I'm contacted by a third party regarding an insurance matter or claim?	If contacted by a third party, the third party's doctor, or a hospital requesting information regarding payment of a claim, please direct queries to Gallagher at GOV.claims@ajg.com.au and forward any correspondence received from third parties to Gallagher and the Department at AssistanceProgramIncidents@dese.gov.au .	

