

# Your Insurance at Work

Or

**Protecting Your People: Insurance that Supports  
the things you do**

A quick overview Feb 2026

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# QwaLC

QUEENSLAND WATER & LAND CARERS



**DELIVERING**  
FOR QUEENSLAND



**Queensland**  
Government



## Acknowledgement

**“We acknowledge the Traditional Owners and custodians of the lands and waters where we meet, pay respect to their Elders – past, present and emerging – and we acknowledge the important and practical role Aboriginal and Torres Strait Islander people continue to play within communities both in Queensland and across the nation.”**



# Queensland Water and Land Carers Inc (QWaLC)

- Peak body representing Landcare, Coastcare, Bushcare, Wildlife and community natural resource management groups across Queensland.
- **Supports** over 527 member groups and approximately 62,000 volunteers.
- **Provides** advocacy, insurance coordination, good governance support, training, and capacity-building resources and guidance
- Works with government, industry, and community partners to strengthen environmental stewardship.
- **Promotes** sustainable land, water, and biodiversity management across urban, rural, and regional Queensland.
- Acts as the collective voice of community-based environmental volunteers in Queensland
- Is an **Incorporated Association** registered in Qld since 2004
- Has a member elected board of 11 from across Queensland



# Thanks to our funding partner

## Queensland Government

### Department of Natural Resources and Mines, Manufacturing and Regional and Rural Development

#### **Natural Resources Recovery Program**

The Natural Resources Recovery Program (NRRP) has up to \$10 million in funding available per year to eligible Queensland-based natural resource management organisations for projects that promote sustainable outcomes and innovation for land resources

The **Supporting Qld Volunteer Landcarers for Landscape Recovery and Resilience project (2024-2027)** will:

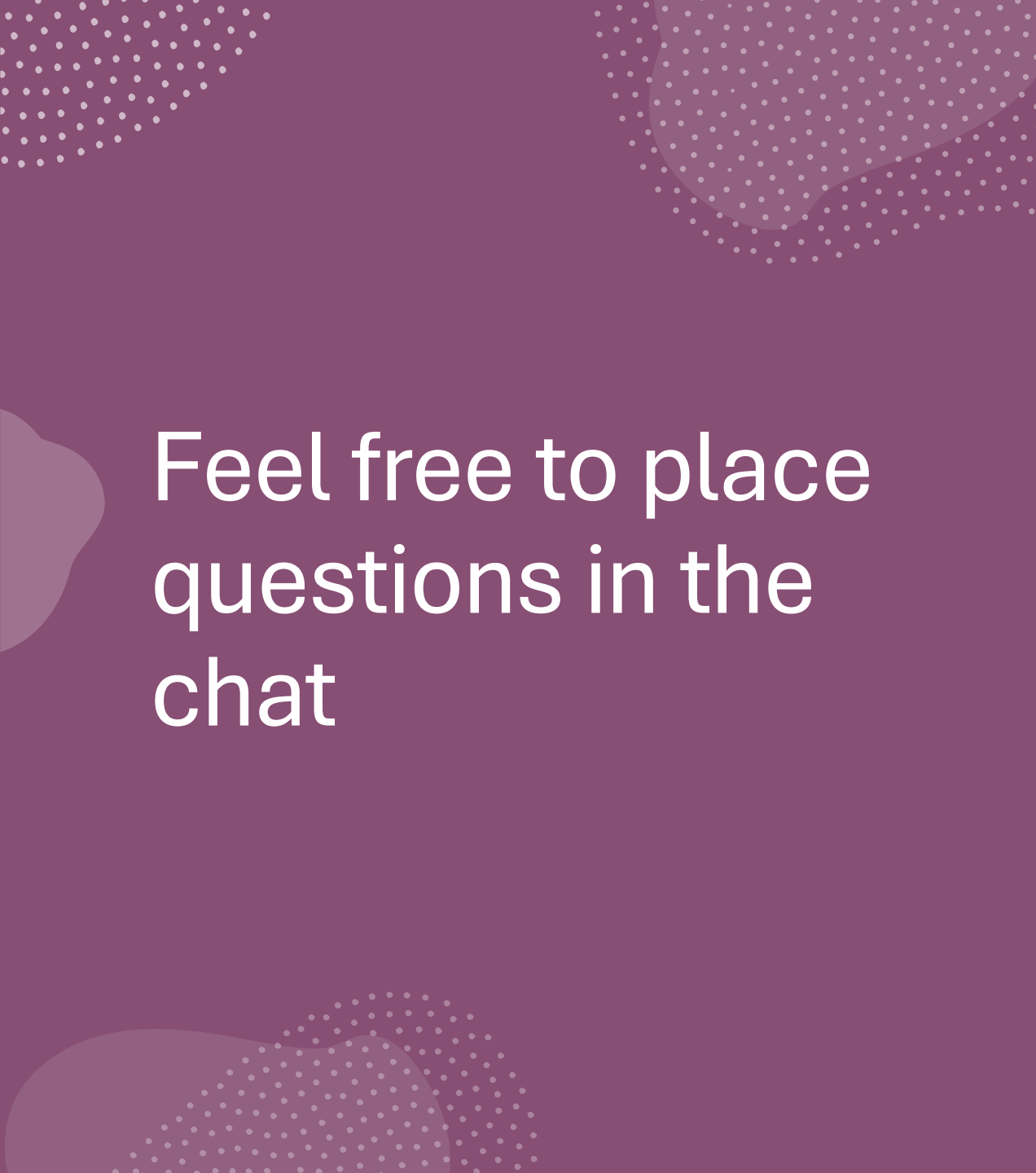
- continue essential insurance coverage for volunteers within landcare and similar groups across Queensland that manage natural resources
- increase membership to increase capacity in natural resource management (NRM) volunteer groups
- support advocacy and networking to contribute to NRM capacity and outcomes
- support member groups to manage and build capacity



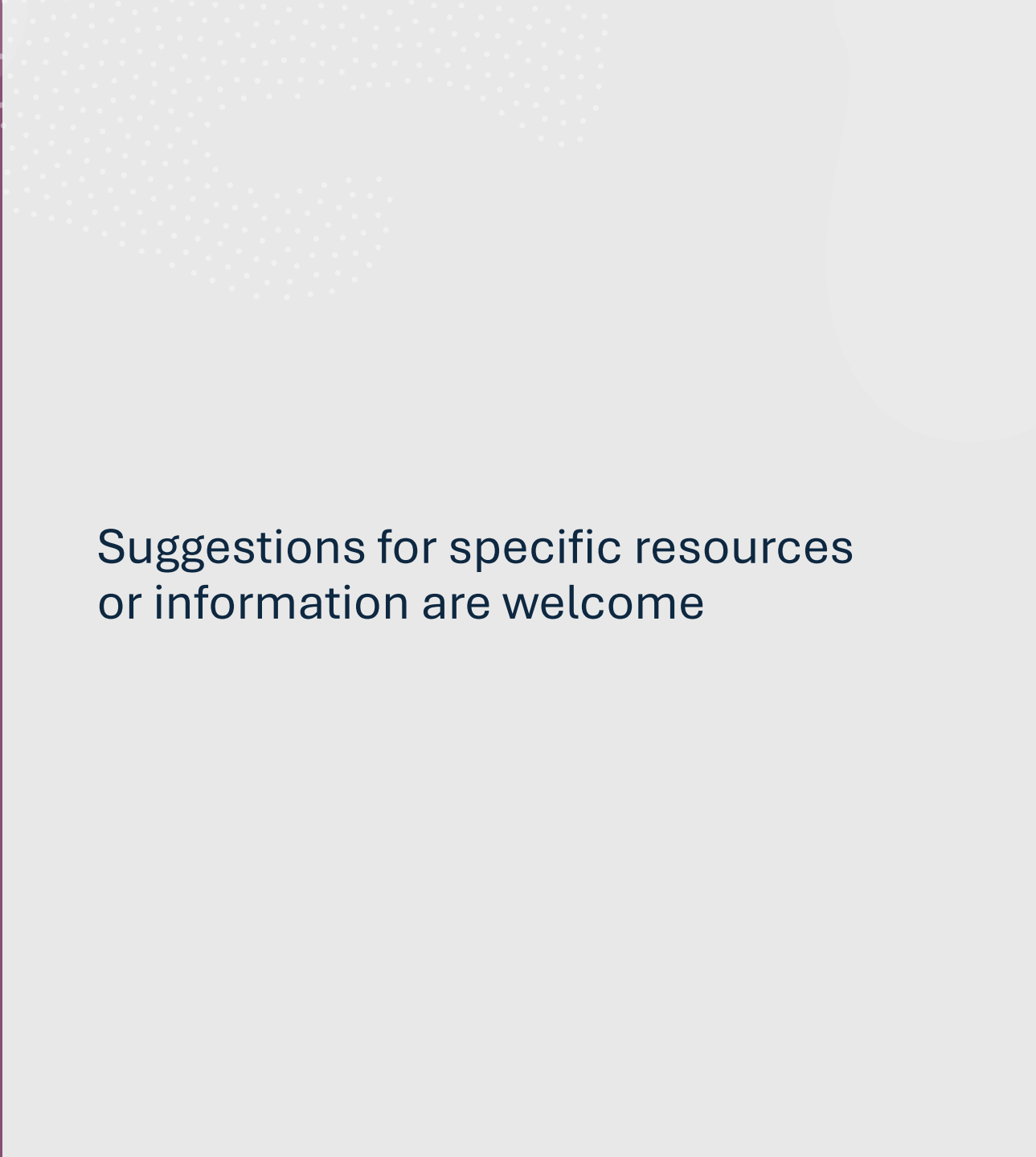
## General Advice Warning

- The information provided to you today is general advice.
- We are not lawyers so we encourage you to seek further advice





Feel free to place  
questions in the  
chat



Suggestions for specific resources  
or information are welcome

# Why Volunteer Safety Matters



Duty of care obligations



Protecting people =  
protecting your group



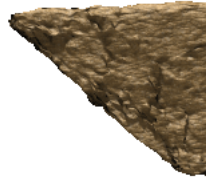
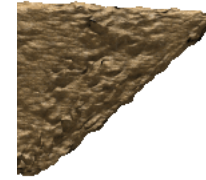
Building community  
trust and credibility



Legal and reputational  
risks of poor safety  
practices



# Insurance is about the Transfer of Risk



- Each organisation needs to consider its own insurance needs
- What is the organisation's exposure?
- What can your organisation afford to self-insure?
- Different policies will cover the transfer of risk
- Once you have determined that you are transferring your risk to an insurance Policy, you need to consider the different areas for each class of insurance
- What contractual limits are required

In Queensland, incorporated not-for-profit associations have specific obligations regarding public liability insurance and informing members about it.

### **1. Annual Assessment**

1. The management committee must conduct an annual assessment of the need for public liability insurance, considering the association's activities and potential risks.

### **2. Mandatory Insurance**

1. Associations that own, lease, or hold land in trust are legally required to have public liability insurance.

### **3. Disclosure to Members**

- 1. New Members:** All new members must be informed about the association's decision regarding public liability insurance.
- 2. Annual General Meeting (AGM):** The results of the annual insurance assessment and insurance decisions must be reported to members at the AGM.
- 3. Potential Members and Stakeholders:** The level of insurance coverage must be disclosed to potential members before they join and to any person or entity with whom the association engages, especially if the association is uninsured.

## **Risks of Inadequate Insurance**

Failing to obtain adequate public liability insurance may expose the association to significant risks, including

- Legal Liability:** The association could be held liable for injuries or property damage occurring due to its activities or on its premises.
- Financial Risk:** Without insurance, the association's assets and potentially the assets of its members could be at risk.
- Operational/Reputational Challenges:** Other businesses and entities may refuse to engage with an uninsured association.

## **Best Practices**

- Regular Reviews:** Conduct comprehensive risk assessments annually to ensure adequate insurance coverage.
- Transparent Communication:** Maintain open and clear communication with all members regarding insurance decisions and associated risks.
- Documentation:** Keep detailed records of insurance assessments, decisions, and communications made to members. (7 years)

For more detailed guidance, refer to the Queensland Government's resources on running an incorporated association: [Running an Incorporated Association in Queensland](#)

## Simple actions to include in your **Annual General Meeting**

- The results of your annual insurance assessment and insurance decisions
- The level of insurance coverage
- Thanks to Queensland Water and Land Carers and the Queensland Government for providing resources for insurance coverage





*"It's the simple way to solve and apply for your insurance"*  
Sam Small

## CURRENT QWaLC INSURANCE POLICIES

- Public and Products Liability (GPL)
- Voluntary Workers/Personal Accident
- Protector Liability (Directors and Officers)
- (Cyber Liability) QWaLC only





Excess or deductible for each claim range from  
\$25.00 to \$50,000.00



UAV or Drone claim excess is \$5,000.00



# Excluded Activities

Scuba Diving and Snorkeling



Bike riding including ebikes/scooters

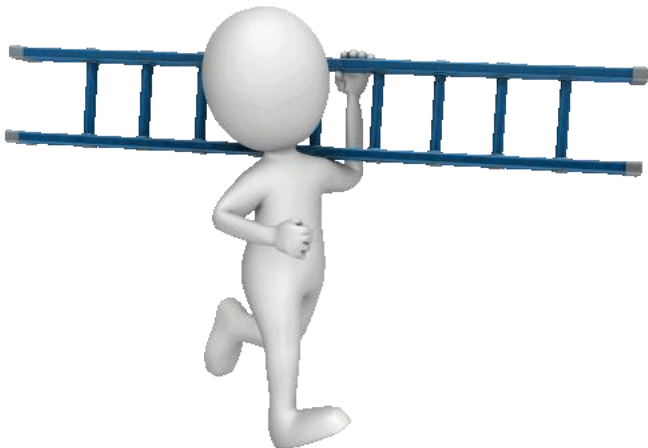


If your group engages in or intends to engage in activities involving

- **Drones/UAV**
- **Bike riding**
- **Snorkeling, reef diving**
- **Wildlife rescue above ground**
- **Cool burning**



you must contact Darryl



## Public and Products Liability

- Covers legal liability to pay compensation to third parties for injury and/or damage to property arising out of the business activities or products.
- specifically relates to:
  - Injury to any person
  - Property Damage
  - Advertising Injury
- ***Injury*** includes bodily, death, illness, disease, false or wrongful arrest, libel, slander or defamation, discrimination, assault and battery.
- ***Property damages*** means physical damage/ destruction of property including loss of use at any time resulting there from – and loss of use of tangible property.
- ***Advertising*** injury includes libel, slander or defamation infringement of copyright, invasion of privacy and unfair completion – committed in any advertisement, publicity article or telecast

## **Volunteer / Personal Accident**

- Applies where a volunteer is injured or dies as a result of an accident while they are volunteering or while travelling to or from their voluntary work.
- Volunteers are not generally covered by workers' compensation schemes that are compulsory for paid workers in each state. Therefore personal accident insurance is necessary to cover volunteers for costs resulting from such accidents.
- Coverage may include - death, disability both permanent and temporary, loss of income, home assistance,
- assistance with tutoring, carer support and non-medical
- expenses.
- Coverage varies from policy to policy

## **Association Liability / Protector**

- This policy covers some Professional Indemnity which covers Legal Liability to compensate Third Parties who have sustained financial loss due to breach or alleged breach of professional indemnity on part of their insured or their employees
- Covers Directors /Officers Liability - Incurred due to a Breach or alleged breach of duty, misleading statement or wrongful act (as defined by the policy) by a director or officer acting in that capacity. This policy does not cover fines or penalties.

## Information required by your group and for QWaLC

- Full, precise and up to date details of the activities your volunteers undertake.
- Details of any new activities started since the policy was put in place.
- Information on actual or potential claims on the policy



Complete the Membership and Insurance Renewal each year

### To be covered an activity must

- be approved and documented by the management committee
- have a risk assessment completed
- have a register or record of participants
- have contacted QWaLC for guidance on Insurance coverage if in any doubt
- have all approvals required
- If working with children
- not be criminal



**The purpose of the Membership and Insurance Renewal is to:**

- ✓ **Enable QWaLC to provide insurance coverage for member groups, Capture issues that members consider important,**
- ✓ **Better understand the needs of groups and our sector and,**
- ✓ **Provide information that indicates the health of Land & Water Carers across QLD**

**The provided information assists QWaLC to continue to act as a voice for our member groups at State and National levels of government**

**Commenting on policies and programs as well as representing member's interests to decision makers**

**Our role is to actively support the continued survival and growth of our member and consequently improve our natural environment for the benefit of all**

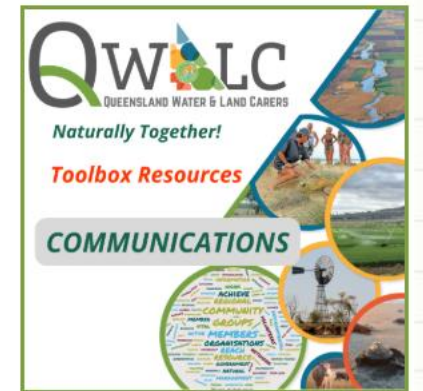
<b>Completed Renewals 2026</b>	<b>426 groups</b>
As at:	February 24, 2026
<b>Outcomes Report</b>	<b>Amount</b>
Hectares of Vegetation Managed	494,738 ha
Number of Plants Propagated	1,140,031 plants
Kilometres of Fencing Built	1,171 kms
Kilometres of Fencing Maintained	2,867 kms
Number of Wildlife Rescues	61,573 rescued
Kilograms of Litter Removed	212,837 kgs
Number of Volunteers	60,252 volunteers
Annual Volunteer Hours	2,609,928 hours
Wider Community Engagement	373,969 individuals

<b>Government Grants</b>	<b>2026</b>
Local Government (166)	\$3,832,566
State Government (125)	\$15,416,067
Federal Government (44)	\$4,421,428
NRM Bodies (18)	\$1,283,494
<b>Total Grants (353)</b>	<b>\$24,953,555</b>
<b>Income</b>	
Other Grants (108)	\$8,960,734
Commercial Sales (148)	\$15,549,336
Public Donations (249)	\$5,920,905
All Other Income (302)	\$9,881,527
<b>Total Income (807)</b>	<b>\$40,312,502</b>
<b>Total Revenue</b>	<b>\$65,266,057</b>
Expenses	\$56,189,146
<b>Total Surplus</b>	<b>\$9,076,911</b>
Assets	\$91,589,019
Liabilities	\$29,651,339
<b>Retained Equity</b>	<b>\$61,937,680</b>
<b>Volunteer Value (in-kind)</b>	<b>\$108,886,196</b>
<b>Total</b>	<b>\$174,152,253</b>

Catchment Management Group			44
Citizens Group			33
Cluster Fencing Group			38
Coastcare Group			17
Community Farm Group			7
Community Garden Group			47
Environment Council			14
Field Naturalists Group			6
Independent Forum Group			10
Indigenous Group			37
Industry Group			11
Landcare Group			106
Native Plant Nursery Group			5
Nature Conservation Group			57
Permaculture Group			1
Research Group			9
Wildlife Preservation Group			79
<b>Total</b>			<b>521</b>

LANDCARE  
IN A BOX  
SERIES

# LANDCARE TOOL BOX



## Resources

[www.qwalc.org.au](http://www.qwalc.org.au)

<https://www.communitydirectors.com.au/>

[www.acnc.org.au](http://www.acnc.org.au)

[www.nfplaw.org.au](http://www.nfplaw.org.au)

[The Australian Indigenous Governance Institute](#)

<https://conservationvolunteers.com.au/safety-management-toolkit/>

[www.connectingup.org.au](http://www.connectingup.org.au)

<https://volunteeringqld.org.au/governance/>





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