



Community Transport Organisations Simplifying For Success

NDIS And It's Impacts And Good Board Governance

General Advice Warning

The information provided to you may be general advice. In preparing the information, no account was taken of your own personal objectives, financial situations, or needs.

Accordingly, you should take into account the appropriateness of any general advice or information we have given having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant Product Disclosure Statement before making any decision to acquire that financial product. Please feel free to contact your nearest Aon branch for further information and assistance.

National Disability Insurance Scheme

- NDIS- A new way to fund disability for people under 65
- 2 Groups Effectuated – Participants
 - Providers
- Participants –
 - 1) Access to NDIS in their area
 - 2) Must meet disability requirements
 - 3) Plan – Personal details
 - Your community and mainstream supports
 - How you manage everyday activities
 - Your safety
 - Setting Goals
 - Starting your plan
- Plans can be local area co-ordination, support coordination or self managed
- Cover for Liability, Carers Protection and Personal Accident



Carers Protection Insurance

The insurance for Carers

Do you employ a disability carer directly in your home?

Should something go wrong, a home and contents cover won't necessarily protect you, so we've created an insurance policy, Carers Protection Insurance, to ensure you've got the cover you need in this situation.

The insurance policy is a combination of **Public Liability** and **Personal Accident** insurance and will cover you and your family in the event of a third party making a claim against you, or should your child or person in your care, have an accident.

Find Out More, Apply Online or Contact our dedicated NFP team today

aon.com.au/carersprotect

1800 377 603

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NDIS Providers

- Providers – Register for NDIS
 - People with disability choose the providers they work with
 - Service Agreements
 - Service Bookings
 - Require variety of insurances
 - Liability
 - Professional Indemnity
 - Directors and officers/management liability
 - Property
 - Motor
 - If with Aon & service declared already covered

Governance

- Crucial in the NFP Sector

- Good governance will involve:-
 - Roles and Responsibilities
 - Board Composition
 - Purpose and Strategy
 - Risk Management
 - Organisational Performance
 - Board Effectiveness
 - Transparent and Accountable
 - Organisational Building
 - Culture and Ethics
 - Engagement


Governance

- No safety net for NFP's from Government Legislation
 - Occupational Health & Safety (WHS)
 - Wrongful dismissal
 - Discrimination
 - Harassment
 - Bullying

- Board should ensure they are covered for alleged wrong doing and mistakes

- Easy package of insurance covering directors and officers, professional indemnity and employment practices

Protector – Association Liability

A green puzzle piece with a white outline, containing the text 'Protector/ Association liability'.

Protector/ Association liability

A director, officer or bearer of your NFP in carrying out their normal duties, may receive an allegation of wrongdoing. That is where our cover helps to protect the organisation and the individual. In fact, any paid staff or volunteers may receive a claim of wrongdoing as part of day-to day running of the organisation or in giving advice whether that be on your websites, over the phone or in marketing material, this is also covered.

Why Take This Cover?

- Funding Contracts
- Giving advice/producing newsletters
- Protect boards of management
- Incorporation not the ultimate protection
- Good Risk Management
- Insures committee members/board participants
- Attracts good boards and staff

Types of Claims

Errors & Omissions (Professional Indemnity)	
e.g.	Advice on the installation of home modification and maintenance
	Defamation of visiting professional expert by committee on technical grounds
	Advice on regulatory regime being created
Office Bearers Liability	
e.g.	Wrongful dismissal alleged by Secretary of Association
	Failure of the Chairman to monitor management
	Failure to renew membership of an individual
Association Reimbursement	
e.g.	By-laws
	Section 241 (a) Corporations Law
Fidelity Guarantee	
e.g.	Theft of contributions or membership fees
	Dishonest allocation of government grants

Further information see Aon at their booth

Questions

