

Playgroup Victoria FAQ List 2023

INSURANCE FAQs

Insurance for Registered Playgroups – Quick facts:

- Playgroup Victoria provides insurance for Not-for-Profit Community Playgroups.
- Playgroup Victoria insurance does not cover playgroups running as a business/for profit.
- Playgroups must be registered with Playgroup Victoria to access the insurance. Registration is currently an annual fee of \$50. Learn more about Playgroup Registration HERE.
- Playgroup Registration covers the playgroup for public liability and property damage.
- Where a playgroup facilitator is receiving funds from a community playgroup to run the group – paid facilitator insurance can be provided.
- A Paid Facilitator who is employed by a business and being paid a wage would not be included in the Playgroup Victoria facilitator cover. Their employer would need to provide appropriate Work Cover.

What insurance is included in my playgroup registration?

1. Property and Third-Party Insurance - this includes cover for damage to equipment or property used within a registered playgroup session.
2. VMIA Public and Products Liability – this covers a playgroup leader of a registered group being sued for negligence.

**Please note: The insurer assesses each claim on its individual case. Playgroup Victoria cannot pre-empt the outcome of any potential claim. Conditions will apply on all claims and final coverage will be up to the insurer. Playgroup Victoria has no part in the final decision on what will or won't be covered on a claim.*

What defines a Community Playgroup?

A community playgroup is managed and run by community members - made of up parents, carers and/or other volunteers. Community playgroups are not-for-profit and exist to support local families and carers.

What is Public Liability insurance?

Not-for-profit community playgroups registered with Playgroup Victoria receive public liability and property insurance to the value of \$20 million. Public liability insurance is the playgroup's protection if it is found to be legally responsible for injury to a third party or damage to their property.

** Please note: The insurer assesses each claim on its individual case. Playgroup Victoria cannot pre-empt the outcome of any potential claim. Conditions will apply on all claims and final coverage will be up to the insurer. Playgroup Victoria has no part in the final decision on what will or won't be covered on a claim.*

If you require further information about what is covered, please see the full VMIA policy details **HERE**

Who is VMIA and what is the VMIA document I receive with my Certificate of Currency?

VMIA is the Victorian Government's insurer and risk adviser, covering the people, places and projects that help Victorians thrive.

The VMIA document relates to **Playgroup Victoria's policy with VMIA**. All Not-For-Profit Community Playgroup's with up-to-date Playgroup Victoria Registration are included under the VMIA Public and Products Liability policy held by Playgroup Victoria. VMIA Public and Products Liability covers a playgroup leader of a registered group being sued for negligence.

Can I view a full copy of the VMIA insurance policy before I register?

Yes, you can view the **current policy** [HERE](#).

Does my playgroup registration insurance cover personal accident or injury?

No, playgroup insurance does not cover personal accident or injury.

Does the insurer extend cover to a playgroup running as a business?

No, our insurance does not extend cover to playgroups running as a business. Playgroup Victoria insurance is for Not-for-Profit Community Playgroups only. If a playgroup is running as a business rather than a not-for-profit organisation, the insurance providers would likely have to determine what the policy will or will not cover in the event of a claim. The insurers assess each claim on its individual merit and Playgroup Victoria cannot pre-empt the outcome of any potential claim.

Playgroup Victoria would recommend you seek professional advice from an insurance broker if you are running your playgroup as a business for profit.

Our recommended insurance broker is:

Darryn Barnes - PSC Insurance Brokers

dbarnes@pscinsurance.com.au

02 6280 0747

As a playgroup leader, what records do I need to keep?

For insurance purposes, Playgroup Victoria recommends that playgroups keep the following records for seven years:

- attendance records
- accident/incident/injury records (complete as soon as possible)

This is not mandatory, but best practice when running a playgroup. Templates for these records can be found in the Playgroup Toolkit.

We also recommend you do an annual audit of your property and equipment and keep a record of this on file

What activities are classed as playgroup activities?

An activity refers to all actions that occur as part of running a playgroup. If a playgroup activity is consistent and happens every week at the playgroup, then it is classed as a playgroup activity. There is no specific list of what is or isn't classed as a playgroup activity.

Regarding the types of play activities or play experiences that are covered – any activities or play experiences that are consistent and happen every week at your playgroup, are classed as a normal playgroup activity.

There is no specific list of what is or isn't classed as a playgroup activity. In the event of a claim, the insurers will assess each claim on its individual case. Playgroup Victoria cannot pre-empt the outcome of any potential claim.

Is there a list of activities that are deemed hazardous or dangerous and will not be covered under our playgroup registration insurance?

For further clarification on any exclusions under the VMIA Public Liability insurance, **please review page 14 of the VMIA policy** [HERE](#)

For further clarification on specific exclusions under the Property and Third-Party Insurance - cover please contact:

Darryn Barnes

**Please note: It is the playgroups property and equipment that are covered under the Property and Third-Party Insurance. Playgroups are not covered for personal accident.*

I am a facilitator being paid to run a playgroup; how does this impact my playgroup registration?

Where a playgroup facilitator is receiving funds from a community playgroup to run the group – paid facilitator insurance can be provided. A Paid Facilitator who is employed by a business and being paid a wage would not be included in the Playgroup Victoria facilitator cover. Their employer would need to provide appropriate Work Cover.

Please see the checklist below to clarify what a paid facilitator is. If you fall into the category of a paid facilitator, read on for what you will need to do.

Are you a Paid Facilitator?

- ✓ I am sole trader being paid to run a not-for-profit playgroup
- ✓ I have a current Working with Childrens Check or VIT Card
- ✓ My playgroup has up-to-date registration with Playgroup Victoria

Paid Facilitator insurance is not for:

- ✗ An employee of an organisation being paid a wage to facilitate the playgroup
- ✗ A sole trader running a playgroup for profit
- ✗ A Family Day Carer facilitating the playgroup as part of their role

***We recommend that any of the above types of paid facilitators seek further insurance advice.*

Where a paid facilitator is engaged to run a playgroup, for the paid facilitator to fall within the definition of insured within the registered playgroups Public Liability Insurance, the following requirements must be met:

- The playgroup must be registered with Playgroup Victoria – \$50 for 12 months
- The paid facilitator must pay an annual fee of \$45 to fall within the definition of insured within the registered playgroups Public Liability Insurance
- The paid facilitator must provide Playgroup Victoria with a scanned copy of a valid Working with Children's Check (WWC) or VIT Registration Card. *Please note: Paid facilitators are responsible for providing up-to-date Working with Children's Check or VIT Registration documentation to Playgroup Victoria*

To register as a Paid Facilitator, please email membership@playgroup.org.au with the following information:

- Full name
- Email address
- Contact number
- Name of Playgroup associated with
- Copy of your Working with Children's Check (WWC) or VIT Registration Card

Once we receive your details, you will be sent an invoice for payment of your registration fee.

The Paid Facilitator Insurance is an optional product and is available for those who require it, it is not mandatory.

Is Paid facilitator insurance transferable?

No. Paid Facilitator Insurance is non-transferable.

If we hire our playgroup venue out for birthday parties, would this be covered as part of our playgroup registration insurance?

No. Any non-playgroup activities, or anything that is not a normal part of your playgroup session, including hiring or using your space outside of your playgroup session, would not be covered.

If my playgroup goes on an excursion outside of our normal venue, am I covered?

This may depend on the activity or the venue that the playgroup attends. In most cases, if your playgroup goes to an attraction, playcentre etc for an excursion, the playgroup members would be considered patrons of the attraction.

I run a business for parenting classes/children's activities, and I also run a playgroup, what am I covered for?

If your playgroup is running as a not-for-profit playgroup, the registered playgroup sessions may be covered under the Playgroup Registration insurance. We advise you seek professional advice from an insurance broker to cover any other business activities outside of your registered playgroup session.

Our recommended insurance broker is:

Darryn Barnes - PSC Insurance Brokers

dbarnes@pscinsurance.com.au

02 6280 0747

What defines a playgroup session?

A session is held by a not-for-profit community playgroup on a set day/time to conduct playgroup activities, where each parent or caregiver remains with the child/ren they bring to the playgroup, is responsible for the child/ren and supervises them for the duration of the playgroups session.

An example of a playgroup session would be - Wednesday morning from 9.30am-11.30am.

If my playgroup has multiple sessions, will this impact my insurance?

No, as long as all sessions running are registered on Playgroup Victoria system.

I am running my playgroup for profit - can I still register with Playgroup Victoria?

We are seeing an emerging trend of people starting a business by running a playgroup. We welcome for-profit playgroups to register with Playgroup Victoria to have full access to our resources, advertising and other member offers. However, Playgroup Victoria Playgroup registration insurance cover is valid only for not-for-profit playgroups, if your playgroup is running for profit you would not be valid for the insurance offering. As well, the business arrangements of the facilitator or leader of the playgroup are not the issue for Playgroup Victoria or our insurer. If you require insurance and you are running your playgroup for profit, Playgroup Victoria would recommend you seek professional advice from an insurance broker.

Our recommended insurance broker is:

Darryn Barnes - PSC Insurance Brokers

dbarnes@pscinsurance.com.au

02 6280 0747

I don't need insurance for my playgroup – is it still worthwhile registering my playgroup with Playgroup Victoria?

Yes! If you would like to access advertising, resources, and support. We encourage any playgroup to register with Playgroup Victoria to gain access to the benefits we have to offer including playgroup resources such as promotional items, play sheets and activity booklets, advertising options, and many other member offers.

If a child over the age of 5 attends a playgroup, will this affect any insurance claim I make?

No. There are no age limits or exclusions as part of the insurance cover. Typically, playgroup is for children aged 0-5 years. But it is understandable that sometimes an older/school aged sibling may need to attend the group - for example school holidays or pupil free days.

If only school aged children will be attending the sessions during school holidays and no younger children are present, this would no longer be considered a playgroup and therefore may not be covered.

Please note: The insurer assesses each claim on its individual case. Playgroup Victoria cannot pre-empt the outcome of any potential claim. Conditions will apply on all claims and final coverage will be up to the insurer. Playgroup Victoria has no part in the final decision on what will or won't be covered on a claim.

My playgroup was running as normal, but a school aged sibling attended and caused damage, would this be classed as negligent?

There are no age limits or age exclusions as part of the insurance cover. Typically, playgroup is for children aged 0-5 years.

Please note: Any claims made are individually assessed and processed by the insurance provider, not Playgroup Victoria. The insurer assesses each claim on its individual case, conditions may apply on all claims, final coverage will be up to the insurer. Playgroup Victoria has no part in the final decision on what will or won't be covered on a claim.

Can I have a jumping castle at my playgroup?

If a jumping castle is hired and is not part of your normal playgroup activities, no it would not be covered. The jumping castle provider would need their own public liability insurance. If the playgroup owns the jumping castle, it would be classed as the playgroups property and would fall under the cover.

GENERAL PLAYGROUP REGISTRATION FAQs:

What is Playgroup Registration and what are the benefits?

Playgroup Registration is a Playgroup Victoria membership offering, available to help promote and provide support for your playgroup. Playgroup Registration comes with a range of benefits to support your playgroup including: insurance, advertising options, posters, templates, play resources and more!

PLAYGROUP REGISTRATION BENEFITS INCLUDES:

- Public Liability and Property Insurance for Not-for-Profit Community Playgroups. Public Liability insurance is your playgroup's protection if your playgroup is found to be legally responsible for personal injury to a third party or damage to their property (For not-for-profit playgroups only).
- The option to advertise on one of our most visited web pages, Find a Playgroup
- Access to The Playgroup Toolkit, home to the best playgroup tools and resources
- Downloadable activity booklets with topics that include Nature Play, Music Play, Health and Wellbeing, Creative Play and more
- Access to our play ideas library, with over 100 downloadable activity sheets
- Monthly e-Newsletters filled with the latest playgroup news, event opportunities, articles, interviews and resources
- Access to the Wild Things Bush Play Setup Guide, a downloadable guide to all things bush play
- Special offers from our partners and opportunities at exclusive playgroup events

How much does Playgroup Registration Cost?

Playgroup registration with Playgroup Victoria cost \$50 for 12 months.

[Register a new group HERE](#)

[Renew an existing group HERE](#)

Do you offer Auspice support for grants?

Yes. If your playgroup has up-to-date Playgroup Registration with Playgroup Victoria, we can assist you with Auspicing. Please **contact us HERE** for further information.

[Do you offer refunds for Playgroup Registration?](#)

No, we don't offer refunds for Playgroup Registration. Your playgroups financial contribution via registration helps us to distribute resources, create special events, maintain our support online and over the phone, assisting families to participate and make the most of playgroup opportunities.

If you are experiencing financial hardship and would like to discuss a partial refund or extension of your membership, please contact us directly and we will do our utmost to assist you. Please contact please call on 1800 171 882 or email membership@playgroup.org.au

[How do I change my playgroup details?](#)

The primary or secondary contact of the playgroup can put in a request to edit their playgroup details via their playgroup portal.

Login to your playgroup portal via our website. Click on the purple Edit Your Playgroup Details button and fill in the form. Once you have submitted the form, it will go through to our membership team for review.

Please allow up to 3 working days for changes to appear. Alternatively, you can contact our membership team via email with any edits: membership@playgroup.org.au

[Where can I advertise my playgroup?](#)

We have lots of options for advertising you playgroup! When you register your playgroup with us, make sure you click the option to be part of our Find a Playgroup page. This is our most visited page and enables people to search and find your group.

We also love to feature local playgroups on our social media, enabling more families to participate in playgroup and for playgroups to grow. If you would like us to showcase your group, simply ensure your registration is up-to-date and complete our form here > <https://playgroupvic.typeform.com/to/uNelh0VQ>

We also suggest that you join our closed Facebook community group. Here you can post and share about your playgroup. Click here to join our Wonderful World of Playgroup private group on Facebook > <https://www.facebook.com/groups/1604065486349424/>

[Can I use the Playgroup Victoria logo on my marketing materials?](#)

As the Playgroup Victoria logo represents the peak body for playgroups across the state, this logo is used in a professional capacity by Playgroup Victoria. If your playgroup is registered with Playgroup Victoria, you will have access to promotional resources, including editable posters, cards, information sheets and flyers. These can be printed off and handwritten on, or you can type directly into them for print or email purposes. We encourage groups to create their own logo that best represent their playgroup. Platforms such as Canva are a free and easy tool to help you create your own visual identity.

[Where do I find more information about insurance for playgroups?](#)

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You can find all insurance details [HERE](#).

I am starting a new playgroup. How much should I charge people to attend?

All playgroups charge different amounts depending on their needs. Many community playgroups are not-for-profit and rely on volunteers, donations and grants. You may want to run an audit of your costs and determine how much money you need to maintain a healthy financial situation. Some playgroups ask for a small donation to contribute to things such as morning tea. Some playgroups have a term fee to cover venue costs, supplies and resources.

Are you a registered playgroup? Registering your playgroup with Playgroup Victoria comes with a range of benefits to support your group such as resources, play ideas and support- this might save your group some money along the way. Playgroup Registration is \$50 for 12 months from date of purchase. [Register HERE](#).

Who needs a working with Children Check at playgroup?

It is highly recommended that any adult attending the playgroup without a child present should have a Working with Children Check.

A Working with Children Check is not required for a parent, carer or guardian if they are attending the playgroup with their child.

Some venues (for example schools or early years centres) will require every adult/participant to have a Working with Children Check.

Learn more: <https://www2.education.vic.gov.au/pal/suitability-checks/guidance>

Can I pay someone to run our playgroup?

Yes, there are many paid facilitators helping to run playgroups throughout Victoria. To generate this income, you may have a term fee, a gold coin donation or you might partner with a local organisation. There is also the option to have sponsors who donate to your playgroup.

How do I find a venue for my playgroup?

Reach out and connect with your local community. Contact your local council, maternal child health service, sporting clubs, schools, local businesses and community centres. Ask if they know of any available spaces where you playgroup could meet. They could put a notice in their monthly newsletter, on their social pages or notice boards to let your community know that your playgroup is looking for a venue.

Put a call out on social media. [You could join your local community page and enquire or post on *The Wonderful World of Playgroup*, our online Facebook community group.](#)

We are also here to help! [Contact us HERE](#).

How do I start an Intergenerational Playgroup?

Playgroup is intergenerational by nature, involving multiple generations. There are grandparent specific playgroups. There are also playgroups that run in partnership with aged care facilities. When bringing young children and older people together to learn, play and connect it is best to develop a plan to ensure the health and wellbeing of all involved. Mapping out a guide for your group, considering things such as whether your venue is safe with easy access, do you have insurance, do you need volunteer support, do you need to speak with an aged care provider, is the space comfortable for all abilities- these are all good things to address before beginning your intergenerational group. You could also think about the types of activities you can enjoy as a group, that help to share skills, stories and experiences.

It is good to gather some of the playgroup together and ask what they hope to gain from the experience. From there, you could jot down an engaging outline for your hopes for the group and outline some guidelines that are important to you.

We encourage you to speak with our Playgroup Development and Support Team for further information. [Contact us HERE.](#)

[How can I start a playgroup at my local school?](#)

The first step is to contact the school directly. It is best to come with a plan of what you hope to bring to life at your playgroup and why you would like to be connected with the local school. We can assist you along the way. Reach out and connect with our Playgroup Development and support team - [contact us HERE.](#)

[Do all families that attend our playgroup need to sign up with Playgroup Victoria as a Free family member?](#)

We encourage all families to take out a free Family Membership with Playgroup Victoria. Family Membership creates opportunities for families to connect, meet new people, share experiences, attend events, find support and unearth inspiring resources to learn, develop and play. Not only does Family Membership benefit individual families providing a network and support base, Family Membership is incredibly important for the overall running of playgroups across Victoria. It allows Playgroup Victoria to gather an idea of how many families are attending playgroup. This assists in our reporting and aids support for playgroups. The more broadly we can illustrate attendance and participation, the greater our ability to establish funding, partnerships and support, helping to maintain the health of playgroups now and into the future.