INSURANCE (INCLUDING PERSONAL PROPERTY DAMAGE, MEDICAL EXPENSES AND PERSONAL ACCIDENT/INJURY) POLICY

Help for non-English speakers

If you need help to understand the information in this policy please contact Broadford Primary School on 03 5784 1221 or email: broadford.ps@education.vic.gov.au

PURPOSE

To explain Broadford Primary School's policy in relation to personal property, medical and other insurance and to ensure that special or valuable items of personal property are not brought to school or on school excursions.

SCOPE

This policy applies to all school activities, including camps and excursions.

POLICY

The Department of Education (which includes Broadford Primary School) does not have insurance for accidental injuries or accidental property damage/loss. However, in some circumstances, medical or other expenses may be paid by the Department where it is assessed that it is likely, in all the circumstances, that the injury or property damage/loss was sustained as a result of the Department failing to meet their duty of care.. For more information about the Department's public liability claims process, please see Legal claims, subpoenas, summonses and other legal documents.

Broadford Primary School encourages parents and carers to consider obtaining their own accident insurance for students and property of value that may be brought to school or on a school excursion.

Personal property

Broadford Primary School understands that staff and/or students may sometimes like to bring items of personal property to school or on school excursions.

The Department of Education does not have insurance for personal property of staff, students and visitors. Broadford Primary School does not take responsibility for items of personal property (including electronics such as iPads, laptops, mobile phones etc) that are lost, stolen or damaged at school or during school activities. Damage to personal property brought to school or on school excursions is the responsibility of the owner of that property.

Broadford Primary School encourages staff and students not to bring items of value to school or on school excursions, or to obtain appropriate insurance for such items.

If students bring items of value to school, they will be confiscated and stored securely at the the School Office until the end of the day, when the items may be collected by the student and/or parent.

Student medical expenses

- In the event that a student is injured at school or while participating in a school activity (including offsite) and requires medical treatment, parents/carers are responsible for all of their child's medical expenses. This includes transport costs such as ambulance costs (which may include an air ambulance if considered necessary)

- In a medical emergency, Broadford Primary School will prioritise the child and may not call parents/carers if an ambulance is required, until after an ambulance is called, depending on the situation

- Broadford Primary School encourages parents and carers to consider obtaining ambulance cover (see Membership - Ambulance Victoria) and/or appropriate medical insurance

COMMUNICATION

This policy will be communicated to our school community in the following ways:

- Annual reminders in our school newsletter
- Available publicly on our school's website
- Included in staff handbook/manual
- Discussed at annual staff briefings/meetings
- Hard copy available from school administration upon request

RELATED POLICIES AND RESOURCES

- the Department's Policy and Advisory Library (PAL):
  - Claims for Property Damage and Medical Expenses
  - Legal Claims, Subpoenas, Summonses and Other Legal Documents
  - Insurance for Schools

POLICY REVIEW AND APPROVAL

Policy last reviewed	January 2026
Approved by	Principal
Next scheduled review date	January 2030