

RSM

RSM CareCover

Tailor made insurance for the Not For Profit sector



Steadfast
STRENGTH WHEN YOU NEED IT

RSM CareCover

At RSM, we get that insurance isn't a one size fits all thing. Every person involved with the Not For Profit industry has their own story, and these stories are unique to each and every one of you. So too are your insurance needs.

Cue CareCover.

MANAGEMENT LIABILITY

Things to Consider

Harassment

An accusation of Harassment against one of your team, whether justified or not, generates stress and lowers team morale... then there are the legal costs.

- 37% of all Harassment complaints result in financial compensation¹
- 1 in 4 of these pay between \$10,000-\$24,999

Unfair Dismissal

In the new era of workplace rights & rules, the correct way to dismiss an employee is delicate. All too often employers are penalised even though they took 'reasonable and fair action'.

- 77% of Fair Work employment issues are Unfair Dismissal cases²
- Do you know how to assist and dismiss an employee whose drinking problem has impacted their work?

OH&S and WorkSafe

Identifying the risks in your workplace can be difficult, but following the steps to avoid injury should be simple... which is why it stings when someone does get hurt.

- Volunteers ARE NOT covered by WorkCover
- Have you had an electrician test and tag your computers and cables recently?
- Is there anything that could fall off the top of your filing shelf/cabinet when bumped?

CRIME

Cash Theft

In an industry with so many conflicts in regulation, it's easy to understand how Cash Theft is the industry's foremost form of fraud.

- 40% of all fraud is Cash Theft³
- Cash Thefts have increased by 60% in the past 2 years
- What internal processes do you have in place to prevent Cash Theft?

Credit Card Fraud

EFTPOS terminals are commonplace, people are replacing cash with credit cards, and more credit cards means one thing: more Credit Card Fraud.

- It is the 3rd most common form of fraud³
- Credit Card Fraud has been rising dramatically over the past two years³

Payroll Fraud

For workers paid hourly, it's a matter of signing off. For workers on a salary, it's a matter of boosting the amount they should receive. For an employer, it's a matter of fraud: Payroll Fraud.

- Payroll Fraud reports have doubled since 2010³
- It is now the 2nd most common form of fraud

¹ 2009 Formal Complaints of Workplace Sexual Harassment Lodged with Australian Human Rights and Equal Opportunity Commissions, QUT Business School & University of South Australia

² 2009-10 Fair Work Australia Annual Report, Fair Work Australia

³ Not For Profit Fraud Survey 2012, BDO

“12% of Not For Profit organisations suffered fraud in the past 2 years, the average costing \$8,838.”
- Not For Profit Fraud Survey 2012, BDO

VOLUNTARY WORKERS

Things to Consider

Accidental Injury

You can take every care in the world of your Volunteer Workers, but what would you do if one of them suffered a major injury whilst out working?

- How much cover would you like to be able to provide?
- WorkCover DOES NOT cover volunteers

Disablement Benefits

There are Disablement Benefits for almost every type of injury that vary in compensation depending on the seriousness of one's injury.

- What processes have you got in place to assist one of your Volunteer Workers if they cannot continue their personal studies because they hurt their back working?

PUBLIC & PRODUCTS LIABILITY

Essential cover for the legal liability of your Not For Profit in cases of property damage or bodily injury.

- Do you run any events?
- If so, do they occur where the general public reside?

OFFICE INSURANCE

Office Insurance (or Business Package) is a diverse package of cover tailor made to protect your organisation from a whole nest of risks.

- Where would you stand if your Office was completely destroyed by Fire tomorrow?
- Do you know the terms & conditions of your lease?

ALL OTHER INSURANCE

These insurance products and examples are but a few in an array of your options. The easiest way to fully protect your organisation is to contact the RSM CareCover team for your FREE quote (see back of brochure for CareCover team). We like to make your business our business so that together, we can create a simpler, safer insurance process for you and your team.

RSM CareCover
You care for your Not For Profit.
We care for your Risk.

Your RSM CareCover Team

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