

2024-2025 Blanket Cover Insurance Program – Overview

Jobs Australia’s Blanket Cover Insurance Program has been running for nearly 30 years. It is an insurance package tailored for the Not For Profit sector, available to all current Jobs Australia financial members.

What is covered

The tailored insurance program is designed for the Not for Profit industry, to protect assets, staff, property, job seekers and participants.

Insurance product	Cover description	Cover explained
Industrial Special Risks	Combined limit of \$47,000,000	Cover for your insured property (office assets) for loss or damage and consequential loss by an insured peril.
Public & Products Liability	Limit of Liability up to \$100,000,000	Covers your legal liability for bodily injury and property damage caused to a third party by you or your employees / volunteers etc. (including molestation cover).
Professional Indemnity	Limit of Liability \$20,000,000 any one loss and in the aggregate	Provides financial protection against an act, error, omission and breach of your professional duty in providing your services.
Management Liability	Combined Maximum Aggregate Limit of Liability \$25,000,000	Cover for legal liability of directors, officers, management committee members, employees and volunteers arising out of claims first made against them for wrongful acts committed or alleged to have been committed.
Personal Accident	Limit of Liability up to \$250,000	Provides financial compensation and reimbursement of out-of-pocket expenses if an accident results in an injury or death whilst undertaking duties on behalf of your organisation. (Includes cover for volunteers, board/committee members, job seekers & participants).
Corporate Travel	Accident & Sickness – \$10,000,000 Medical & Evacuation – Unlimited Personal Liability – \$10,000,000	Cover for all employees on authorised business travel that will involve a trip in excess of 50km from regular place of business.
Motor Contingency	Limit any one loss \$10,000 Third party property damage \$30,000,000	Following a motor vehicle accident, reimbursement of claim excess paid by employee or volunteer when using own personal vehicle for business purposes.
Marine Transit	Limit of Liability \$200,000	Loss or damage to your office furniture, equipment, computers whilst in transit within Australia.

Limits and cover are subject to terms, conditions and exclusions of the policy.

How to access the Blanket Cover Insurance Program

If you are a Jobs Australia member, you can subscribe to the **Blanket Cover Insurance Program** at any time.

To obtain a no obligation subscription quote, please contact the team at Marsh on **03 9603 2946 (Zureen Khan)** or **03 9936 2100 (Mark Dal-Corobbo)** or email jobsaustralia@marsh.com.

If you are unsure if your organisation is a current Jobs Australia member, contact Jobs Australia on **1800 331 915** or email ja@ja.com.au.

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