PP37 – Public Liability Insurance Policy

1. Purpose

The purpose of this policy is to ensure that Austra College maintains valid and adequate public liability insurance to cover risks associated with its operations, facilities, training, assessment services, and interactions with students, staff, and visitors.

2. Scope

This policy applies to all operations of Austra College, including on-campus, offsite, online, and work-based training and assessment activities conducted directly by Austra College or through a third party.

3. Policy Statement

In accordance with Clause 19 of the Compliance Standards, Austra College is committed to:

- Maintaining current and adequate public liability insurance at all times.
- **Ensuring the insurance covers:**
  - All premises used for training and assessment.
  - All Austra College staff, students, contractors, visitors, and volunteers.
  - Any third-party or partner training arrangements.
- Reviewing and renewing the policy annually or as required when there is a change in operations.
- Retaining evidence of current insurance coverage for inspection by ASQA or other regulators.
- Including public liability risk management in its overall risk mitigation strategy.

4. Definitions

Term	Definition
Public Liability Insurance	A type of insurance that covers legal costs and compensation claims if Austra College is held liable for injury or property damage to a third party.
Third Party	A partner or contractor who delivers training and/or assessment services on behalf of Austra College.
Clause 19	A compliance requirement under the Standards for RTOs mandating the maintenance of current public liability insurance.

5. Procedure – Step-by-Step

Step	Action	Responsible Person
1	Obtain or renew public liability insurance coverage with a reputable provider.	CEO
2	Ensure the insurance policy explicitly includes Austra College operations, locations, staff, students, and activities.	RTO Manager
3	Retain a digital and physical copy of the Certificate of Currency.	Admin Officer
4	Upload a copy of the Certificate of Currency to the compliance folder in SharePoint.	RTO Manager
5	Review coverage annually or when any of the following occur: – Change in delivery mode – New campus or delivery site – Partnership with a third party	CEO/ RTO Manager
6	Communicate insurance requirements to all contractors and third parties via agreements or onboarding sessions.	CEO
7	Provide evidence of coverage during audits, registration, or regulatory reviews.	RTO Manager
8	Record insurance policy expiry and renewal dates in the Compliance Calendar to avoid lapses.	RTO Manager

6. Compliance Monitoring

RTO Manager will monitor the expiry and renewal schedule. The CEO is ultimately responsible for ensuring Austra College never operates without valid public liability insurance, as required by Clause 19.

7. Related Documents

- Certificate of Currency (Insurance)
- PP26 - Risk Management and Mitigation Policy
- Third-Party Agreement Template
- Compliance Calendar

8. Flow chart

Public Liability Insurance Process