Resource Replacement Scheme and Queensland Government Insurance Fund – Specified Cover

## Resource Replacement Scheme

**Section 1 – Locations covered**

Cover is provided for all departmental education locations including, but not limited to, the following:

* schools
* environmental education centre & outdoor education centres
* Australian Music Examination Board
* central office and other units
* regions
* district offices
* after school care facilities
* student boarding houses.

Other sites covered include:

* staff residence – provided that equipment loan procedures documented in *Equipment management for schools* have been followed
* student residence – in case of musical instruments on loan and formally approved as part of Instrumental Program
* repair agent – cover applies for duration of repair period
* school camp/excursion location – cover applies for duration of camp or excursion.

**Section 2 – Excess for claims**

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| **Site** | **Excess per claim** |
| All central office branches and operational units, including regions | $2,000.00 |
| District offices and the Australian Music Examination Board | $1,000.00 |
| Schools and other educational institutions, e.g. environmental education centre | $75.00 |

The excess applies to the first five claims in a financial year. The excess is waived when a claim qualifies under the Queensland Government Insurance Fund.

**Section 3 – General conditions**

In accordance with the specified cover of the Resource Replacement Scheme, compensation for losses will be provided on the basis that:

* claim form EQ38 is submitted within two (2) months of incident, or three (3) months if over the Christmas holiday break
* replacement items are of a similar standard
* repairs to damaged equipment will be to a condition substantially the same as, but no more extensive than the condition when new
* items determined damaged beyond repair are disposed of
* payment, excluding GST, is made to the location where the loss occurred (payment via SABA)
* loss or damage to second-hand purchased equipment and materials will be compensated to the value of acquisition cost
* obsolete items will be compensated to the next equivalent model available or the original acquisition cost, whichever is lesser
* compensation is assessed and made at the discretion of the Resource Replacement Scheme. In accordance with risk management guidelines, under certain circumstances the scheme may request a percentage of compensation be expended on additional security measures
* compensation for additional risks/equipment and materials covered by QGIF

The Resource Replacement Scheme has in place a claim decision review process to re-assess claims where the claimant is not satisfied regarding the level of compensation received.

**Section 4 – Risks Covered**

1. Fire – any damage caused by fire
2. Lightning (direct strike) – direct lightning strike where actual item is hit or substantiated direct lightning strike
3. Lightning (power surge) – damage from a power surge to computers and peripherals (e.g. scanner, uninterrupted power supply, modem, switches, printers), photocopier, fax machine, telephone system, handsets, answering machine, intercom system and bell system (excluding cabling). Cover is provided on the basis of appropriate surge protection in place (with the exception of curriculum computers)
4. Aircraft – impact by aircraft, spacecraft or other aerial devices or articles dropped there from, or by sonic boom
5. Earthquake – earthquake, subterranean fire or volcanic eruption
6. Explosion – any damage caused by explosion
7. Impact – impact by vehicles designed primarily for use on land or by animals, or by meteorites
8. Malicious damage – acts of:
	1. malicious persons
	2. strikers, locked out workers or persons taking part in labour disturbances
	3. persons taking part in riots or civil commotion
9. Rainwater – water in the form of rain falling from the sky onto premises until it reaches the ground
10. Storm and/or tempest – violent atmospheric disturbance accompanied by high wind, rain, snow or hail
11. Water or other liquid – discharge or leakage of water or other liquid from any pipe, tank or system installed in or on any building at 'locations covered' described in this document and/or adjoining such buildings, or of water from a water reticulation supply main outside such buildings
12. Burglary/theft:
	1. proven theft from supervised areas during official school learning hours
	2. theft following proven forcible or violent break and enter outside school learning hours, including any attempt thereat (evidence of forced entry must be present)
	3. burglary or theft by a person feloniously concealed within premises – confirmation by way of a confession or witness is required
13. Flood – escape of water from normal confines of any natural or artificial watercourse, lake, reservoir, canal or dam including:
	1. water discharged from sewerage or waste water systems due to pressure induced by flood water
	2. general run-off water that comes from any area outside of building
14. Loss of and/or damage to money:
	1. on location or in transit for official purposes - lost as a result of hold ups, life threatening situations and malicious acts or threats thereof, from time of collection to time of banking. Maximum limit – Unlimited
	2. kept in locked, fixed, permanently located safe or locked secure store (secure store is a sealed room with no windows, a steel door, where fitted, with working deadlocks)
	3. $500.00 for Band 4 – 7 schools
	4. $1,000.00 for Band 8 – 11 schools
	5. on premises between 8.00 am to 4.00 pm within a supervised area - $300.00
	6. on premises between 4.00 pm to 8.00 am not located in a safe or secure store; but as securely stored as possible - $300.00
15. Goods in transit:
	1. loss of and/or damage to supervised Department of Education and Training equipment and materials in transit (including loading and unloading via road, rail, sea and air) to or from student camps, student excursions, repairers or other locations specified under 'locations covered' with approval of school principal/coordinator, anywhere in Australia
	2. items on loan to staff members in pursuit of their official duties, directly from a departmental location to staff member’s home
	3. marine craft while being legally transported between water and storage area
16. Marine incidents:
	1. perils of seas, rivers, lakes, other navigable waters
	2. fire
	3. theft
	4. impact damage
	5. accidents in loading, discharging or moving gear
	6. explosions
	7. malicious acts
	8. theft of entire vessel or any associated tender or auxiliary (including outboard motor, gear and equipment) provided it is securely locked to the vessel or tender by an anti-theft device or following forcible entry to secured premises
	9. while being securely stored at a secure site when not in use
	10. while being legally operated within conditions acceptable for craft design.

**Section 5 – Risks not covered**

1. Wear from or action by sea, tidal wave or high water
2. Moths, termites or other insects, vermin, rust or oxidation, mildew, mould, contamination or pollution, wet or dry rot, corrosion, change of colour, dampness of atmosphere or other variations in temperature, evaporation, disease, inherent vice or latent defect, loss of weight, change in flavour, texture, or finish, smut or smoke from industrial operations (other than sudden and unforeseen damage)
3. Wear and tear, fading scratching or marring, deterioration or developing flaws, normal upkeep or making good
4. Error or omission in design, plan or specification or failure of design
5. Normal setting, seepage, shrinkage or expansion in building or foundations, pavements, and other structural improvements, creeping, heaving and vibration
6. Faulty materials or faulty workmanship
7. Unexplained or inventory shortage (including discovered missing at stocktake), disappearance resulting from clerical or accounting errors, shortage in the supply or delivery of materials to or from the usual location
8. Manufacture or storage of explosives, matches or fireworks
9. Fraudulent or dishonest acts, fraudulent misappropriation, embezzlement, forgery, counterfeiting, data corruption
10. Unauthorised amendment of data and erasure by electronic or non-electronic means involving equipment and materials by any employee(s) of Education Queensland acting alone or in collusion with any other person(s)
11. Indemnity, or injuries to persons
12. No evidence of forced entry present
13. Claim received more than two (2) months after date of loss (except for the Christmas vacation where a further period of four (4) weeks applies)
14. Omissions from original claim, for which advice of omission has not been received within thirty (30) days of claim being settled
15. Power surge other than as a result of lightning
16. Water or other substance dripping or leaking e.g. air conditioner unit dripping water onto equipment, with the exception of section 4.11
17. Items on loan to students or third party outside school premises (exception of Instrumental Program cover)
18. All mechanical or electrical breakdown (except as specified in section 4)
19. As a result of any operation of suppliers
20. Accidental damage (except as specified in section 4)
21. Located at non-departmental sites
22. Consequential loss of any kind, including but not limited to:
	1. salary, wages, overtime, cleaning, after hours call out or security guard costs
	2. costs associated with the refilling of a pool or water tank e.g. excess water costs, pool chemical costs
	3. costs associated with unlawful telephone calls
	4. cost associated with utilities e.g. electricity, gas
23. Marine craft risks including:
	1. outboard motor dropping off or falling overboard
	2. sails and protective covers split by wind or blown away while set unless in consequence of damage to spars to which sails are bent, or occasioned by vessel being stranded, or in a collision or contact with any external substance (ice included) other than water
	3. sheathing, or repairs thereto, unless caused by the vessel being stranded, sunk, burnt, on fire or in a collision or in contact with any external substance (ice included) other than water
	4. loss or expenditure incurred in remedying a fault in design or construction or any cost or expense incurred by reason of betterment or alteration in design or construction
	5. motor and connections (but not strut shaft or propeller) electrical equipment and batteries and connections only when loss or damage has been caused by heavy weather. This exclusion shall not apply if the vessel has been immersed, stranded, or involved in a collision or had contact with another vessel, pier or jetty
	6. vessels, motors and associated equipment not being used for educational purposes or for hire, charter, reward and/or personal use
	7. vessels not being used in waters for which vessel has been designed and fitted out
	8. vessels exceeding designed speed of the craft
24. Instrumental music risks, including:
	1. not located at student's residence
	2. no evidence of forced entry to student's residence
	3. loan agreement form not completed
	4. discovered missing/unaccounted for during loan agreement period
	5. not returned at the end of loan agreement period
	6. accidental damage
	7. lost in transit to and/or from school to student's residence
25. Equipment not protected by a power conditioner or similar surge protection device is not eligible for compensation for risk of lightning
26. Loss of or damage to 'attractive items' located in unsecured areas, including within person proof enclosure when secured storage facility is available and appropriate. An enclosure shall be a person proof fenced-in area, 1.8m high fence, with a locking device present and engaged on gate. Attractive items include:
	* computers (including laptops) and peripherals
	* portable electronics such as tablets, e-book readers
	* audio visual equipment
	* musical instruments
	* photographic equipment
	* grounds care equipment such as brush cutters, mowers, tractors
	* microwave ovens
	* fax machines
	* mobile phones
	* marine equipment
	* photocopiers
	* sports equipment such as bows and arrows
	* tools
27. Equipment and materials more appropriately covered by another insurance policy
28. Equipment (exception of school purchased wheelie bins awaiting collection overnight), materials or structures in open air or from unsecured areas, e.g. ovals, verandahs, grounds, unlocked classrooms (where room is unattended)
29. Equipment and materials within a structure, which is undergoing construction, erection, alteration or addition
30. The following risks for equipment and materials on loan to teachers and other staff members:
	1. for personal or private use
	2. left in motor cars parked in high risk locations such as shopping centre car parks
31. Equipment and materials exceeding [Equipment management for schools](https://ppr.mpe.qed.qld.gov.au/pp/equipment-management-for-schools-procedure) procedure age limit are not eligible for compensation with the exception of following schedule of items:

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| **Resource equipment** | **Manual arts equipment** | **Musical instruments** |
| Box horseFertiliser spreaderGuillotineMicrofiche readerOverhead projector | Electric ovenSafety packElectric glue potAir compressorShearing machine | BrassWoodwindStringedPianoPercussion |
| Pottery wheelSewing machineSlide projectorEtching pressTripod | PokerWork transformerLaminex trimmerSpray painting outfitCurving roller | **Scientific equipment****(other than fragile items)** |
| TelescopeMicroscopeSkeleton  |
| Spring boardTrampolineTrolleyDaylight screensTractors | WelderMulti meterLatheRouter, woodworkingOxy-acetylene torch | **Adaptive equipment for handicapped students** |
| Patient liftersPush bikesCrash mats |
| Permanent safesMarine hull (10 years)Oscilloscope |  | **Artwork** |
| Painting and printsSculptureCurios |

NOTE: Reimbursement of claims, and in particular with second hand items, is made on the basis of accurate advice regarding an item’s age.

1. Where compliance to *Equipment management for schools* or *Equipment management for business units* has not been met, including but not limited to items not equipped and items already written off.

**Section 6 – Equipment and materials covered**

Equipment and materials belonging to the Department of Education and Training acquired, recorded/registered and engraved/marked in accordance with *Equipment management for schools* or *Equipment management for business units* located at educational locations are eligible for compensation.

Equipment and materials includes:

1. Curriculum-related equipment and materials, which provide a direct benefit to students, owned by teachers and other departmental school staff which have been brought onto the premises, with principal approval, for the purposes of assisting them in carrying out their official and authorised duties, subject to $1,000.00 maximum
2. Equipment and materials on loan to teachers and other staff members in pursuit of their official duties, provided that current equipment management procedures relating to loan procedures have been followed
3. Learning materials held as part of a textbook hire scheme and other resources whilst such materials are securely stored during school holiday periods at 'locations covered' described in this document
4. Artwork, decorations, curios and the like, provided they are not obtained for the sole purpose of revenue generation or fundraising
5. Food consumables:
	1. curriculum-related consumables. e.g. home economics foodstuffs
	2. breakfast club run by the school or Chaplin service
6. Cleaning equipment and materials
7. Pot plants securely located
8. Student-owned stationery kits destroyed following a major incident (determined by the scheme) such as a classroom destroyed by fire, subject to a maximum limit of $150.00 per student
9. Second hand items, however, replacement value will not exceed 100% of original acquisition price
10. Musical instruments on loan to students as part of an instrumental program, provided the *Instrumental program state primary/secondary musical instrument loan agreement* has been completed
11. Pool blankets located within person proof pool enclosure, with locked full perimeter 1.8m high fence
12. Costs to the location, where the following does not fall under the Asset Maintenance Program:
	1. replacement or repair of location purchased locks, keys or combinations as a result of theft or vandalism (due to break and enter) or any such attempt
	2. opening safes and/or secure stores as a result of theft of keys and/or combinations
13. Money which shall mean receipted grant funds, general account (such as excursion money), current coin or currency notes (e.g. petty cash), cheques, money orders, unused postage and franking stamps (which includes value of stamps contained in franking machine)
14. Marine craft, that includes vessel, marine trailer, motor and associated equipment; however, compensation for vessel is based on market value.

**Section 7 – Equipment and materials not covered**

1. Buildings, attached fixtures (including blinds/awnings) and fittings to buildings, and permanent and fixed structures (such as shade cover, shade cloth, school sign)
2. Not owned by the Department of Education and Training that belong to or are on loan from students or third party
3. Saleable stock including but not limited to stock held for:
	1. tuckshops or canteens
	2. school bookshops
	3. uniforms and associated clothing sales
4. Leased, rented, borrowed or hired assets (unless authorised by the Minister for Education and Training), excluding telephone systems where such costs are the responsibility of the Department of Education and Training
5. Land
6. Electrical and communication cabling
7. Personal effects (non-curriculum related, where there is no direct benefit to students) of teachers and other staff members which are not directly related to their official duties e.g. briefcase, clothing, sunglasses
8. Boiler, economiser or other pressure vessel, including pipes, valves and other apparatus
9. Vehicles or trailers (other than boat trailers subject to 'marine craft' conditions) registered or licensed to travel on a public road
10. Livestock, animals, birds or fish
11. Jewellery, furs, bullion, precious metals or precious stones
12. Artwork, decorations, curios and the like, where sole purpose is for revenue generation or fundraising
13. Standing timber, trees and plants, landscaping, top soil, permanent irrigation systems, growing crops and pastures (excluding pot plants securely located)
14. Furniture e.g. tables, chairs, desks, filing cabinets, metal storage cupboards
15. Non-curriculum related consumables e.g. outside school hours care foodstuffs
16. Purchased or acquired by a Parents and Citizens' Association or associations of that nature for the primary purposes of fund raising
17. Security alarm systems and security surveillance equipment, such as CCTV
18. Equipment and materials where replacement/repair is the Asset Maintenance Program's responsibility
19. Money detailed below:
	1. received in payment for private telephone calls or photocopying
	2. raised or acquired by a Parents and Citizens' Association or association of that nature
	3. received as proceeds from saleable stock
	4. unofficial/unreceipted funds such as social club money, staff tea/coffee money, student banking, photo money, book club, photocopy cards, phone cards, themed clothing (e.g. year 7 graduation shirts) or third party
20. Loss of or damage to consumable stores, fishing gear or personal effects located on marine craft.

**Section 8 – Recovered equipment**

To advise the Resource Replacement Scheme regarding recovered equipment, advice in writing is required detailing the:

1. claim number or date of loss recorded on EQ38 Form
2. description of equipment including the Asset ID/Asset Master Record number where applicable
3. condition at the time of recovery, for example, in working order or assessment by repairer required.

Where compensation has not been received, the following steps apply:

1. have item assessed by a qualified technician to determine repair costs
2. if the item is uneconomical to repair, compensation will proceed on the basis that item is disposed
3. if item can be economically repaired, compensation will be provided based on repair costs
4. the costs of initial technician inspection are covered by the scheme. Where compensation has already been received, four options are available:
	1. in the event of replacement equipment already purchased, the option of repurchasing recovered equipment is available. The repurchase price will be determined by the scheme
	2. recovered equipment may be donated either to a location (depending on its condition at the time of recovery) or to another location with an identified need. This decision will be made by the scheme
	3. the equipment is auctioned
	4. if replacement equipment has not been purchased, recoupment of compensation amount by the scheme.

## Queensland Government Insurance Fund – Specified Cover

The Queensland Government Insurance Fund, known as QGIF, provides property insurance to the Department of Education and Training sites following an "occurrence" – defined as: **an event or incident neither expected nor intended to cause loss, damage or liability from the standpoint of the Agency (being the Department of Education and Training), Crown Employee, Board Member or Volunteer**.

Key points to note regarding QGIF property insurance are:

* $10,000 excess on all claims
* some additional items/instances covered by QGIF which are not covered under Resource Replacement Scheme
* compensation made directly from Resource Replacement Scheme to school/site
* risk management conditions apply to both Resource Replacement and QGIF claims
* QGIF cover does not apply to losses covered by an approved Natural Disaster Relief and Recovery Arrangements (NDRRA) event
* departmental program which incurred the compensation/rectification cost is reimbursed.