



# Somerville Secondary College Personal Property and Accident Insurance Policy

## CHILD SAFE STATEMENT

At Somerville Secondary College we hold the care, safety and wellbeing of children and young people as a central and fundamental expectation of our college. Somerville Secondary College Secondary College is committed to protecting students from abuse or harm while at school and in our care. Somerville Secondary College's Child Safety Code of Conduct is consistent with the Education Department's recommendation.

<http://www.education.vic.gov.au/about/programs/health/protect/Pages/childsafestandards.aspx>

## PURPOSE

To explain Somerville Secondary College policy in relation to personal property and to ensure that special or valuable items of personal property are not brought to school.

## SCOPE

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

## POLICY

Somerville Secondary College understands that staff and/or students may sometimes like to bring items of personal property to school. This can include mobile phones, calculators, toys, sporting equipment and cars parked on school premises.

The Department of Education and Training does not have insurance for personal property of staff, students and visitors. Somerville Secondary College does not take responsibility for items of personal property that are lost, stolen or damaged at school or during school activities. Damage to personal property brought to school is the responsibility of the owner of that property.

Somerville Secondary College encourages staff and students not to bring items of value to school, or to obtain appropriate insurance for such. If students bring items of value to school, they will be confiscated and stored securely at the School Office until the end of the day, when the items may be collected by the student and/or parent.

The Department of Education and Training and Somerville Secondary College do not have insurance for accidental injuries or accidental property damage. However, in some circumstances, medical or other expenses will be paid by the Department where it is assessed that it is likely, in all the circumstances, that the Department is liable for negligent acts or omissions of its staff or volunteers. For more information about the Department's public liability claims process, please see: [Negligence Claims Process](#).



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## STUDENT ACCIDENT INSURANCE

Parents/Guardians may also wish to consider Student Accident Insurance, as some school activities such as physical education, particularly contact sports, carry inherent risks of injury.

- Student Accident Insurance is an insurance policy that pays certain benefits in certain circumstances should your child have an accident.
- If your child is injured at school as a result of an accident or incident, all costs associated with the injury, including medical and transport costs, are the responsibility of the child, parent or caregiver.
- Parents are advised that Somerville Secondary College Secondary College and the Department of Education do not provide personal accident insurance cover for students.
- Some incidental medical costs may be covered by Medicare. If parents have private health insurance, some costs may also be covered through the private health insurance. Any other costs would be borne by the parents.
- It is a personal decision for parents as to the types and levels of private insurance they arrange to cover their child for any accidental injury that may occur.
- Parents should contact their insurer or an approved Australian insurance broker for more information about student personal accident insurance cover for their child.

## REVIEW CYCLE

This policy was updated and taken to College Council in February 2021 is scheduled for review in February 2025.