



Partner Housing Australasia (Building) Incorporated
ABN 88 722 057 429 CFN: 15429
Web: www.partnerhousing.org
Pro-bono professional services and funding for South Pacific
village infrastructure, housing, water, sanitation and training.



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Partner Housing is a signatory to the ACFID Code of Conduct, which is a voluntary, self-regulatory sector code of good practice. As a signatory we are committed and fully adhere to the ACFID Code of Conduct, conducting our work with transparency, accountability and integrity.

Insurance Policies and Procedures



Declaration – These policies and procedures have been approved by the Partner Housing Australasia (Building) Incorporated General Meeting of 3 April 2023. They set out the means of complying with the “Constitution & Code of Conduct”, and the requirements of the Australian Department of Foreign Affairs and Trade (DFAT) and the Australian Council for International Development (ACFID).

Signed

Rod Johnston, President, Partner Housing Australasia (Building) Incorporated

Adoption of Document Revisions

Reference	Revision	Date of Adoption	Principal Amendments
P23040356	1	3 April 2023	Revision to align with Vision, Mission, Values & DFAT requirements

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Vision

Partner Housing Australasia is an entirely voluntary organisation, which aims to transform the lives of people living in Asia-Pacific villages by improving the cyclone, earthquake, and tsunami resistance of their houses, clinics, schools, and community buildings; and by providing clean water supplies and hygienic sanitation.

Commitment

Consistent with the vision statement, Partner Housing Australasia and its Partner Organisations are committed to reducing the risk to all stakeholders, including the Organisations, Volunteers and Donors, through the provision of adequate insurance.

Code of Conduct

Partner Housing Australasia is a signatory to the ACFID Code of Conduct, which is a voluntary, self-regulatory sector code of good practice. As a signatory, we are committed and fully adhere to the ACFID Code of Conduct, conducting our work with transparency, accountability, and integrity. The following policies and procedures have been developed to reflect the vision, and to simultaneously ensure consistency with the ACFID Code of Conduct.

Scope

These Policies and Procedures apply to Partner Housing Australasia, its Partner Organisations, Representatives, and any guests who might accompany these people to the locations where the programs are implemented. The “Policy” expands the organisation’s vision, mission, and values; together with satisfying the DFAT and ACFID requirements, and the “Procedures” set out the means of implementing policy. An associated “Training” document provides additional material and background, and “Compliance and Audit Record” documents provide the relevant records of compliance and verification.

Definitions

A comprehensive set of definitions is set out in “Constitution & Code of Conduct”. Definitions specific to this policy are set out below.

Representatives is the term used to describe collectively the Board Directors, Managers, Volunteers, Staff (if so engaged), Contractors and Consultants who administer the programs and projects.

Volunteer means a person who carries out executive, management, administrative, operations, design, project management and/or similar functions (whether executed in Australia or overseas) on a probono basis, under the direction of the Chief Executive Officer (on behalf of the Board). A Volunteer may also be a Member or a Director. Partner Housing Australasia is an entirely voluntary organisation. Volunteer does not include “Contractors” or “Consultants”, who provide goods or services on a probono or commercial basis, or people who provide minor assistance on a casual and infrequent basis.

Risk Analysis is a systematic use of available information to determine how often specified events may occur and the magnitude of their likely consequence. For purposes of this policy, Risk Analysis, and associated terms (including those listed herein) are as defined in ISO 31000 and AS/NZS 4360.

Public liability insurance, for purposes of this policy, covers loss of, or damage to, or loss of use of any real or personal property; or personal injury to, illness (including mental illness).

Policy

E3.6 Insurance Policies

Partner Housing Australasia shall ensure that it is covered by the following insurance policies –

- Association Liability Insurance, including public liability cover of at least \$ 5 million in any one claim, covering loss of, or damage to, or loss of use of any real or personal property; or personal injury to, illness (including mental illness), or death of any person;
- Travel Insurance (to be obtained by the Volunteer who is travelling overseas on behalf of Partner Housing Australasia. The cost of this insurance will be refunded on request; and
- Professional Indemnity Insurance (to be obtained by consultants [including Quasar Management Services Pty Limited) who carry out professional services on behalf of Partner Housing Australasia).

Responsible Personnel

The person with overall responsibility for implementing this policy is the Chief Executive Officer (CEO), with delegated responsibility as follows.

Insurance Provided by Partner Housing Australasia

The personnel with specific tasks designated in the position descriptions, and/or most likely to be involved in implementation is the HR Manager, in consultation with the Chief Executive Officer and Finance Manager.

Professional Indemnity Insurance Provided by Consultants

The personnel with specific tasks designated in the position descriptions, and/or most likely to be involved in implementation are Chief Executive Officer and Professional Services Manager.

Insurance Provided by Volunteers

The personnel with specific tasks designated in the position descriptions, and/or most likely to be involved in implementation are Chief Executive Officer, Regional Managers and Project Managers.

Procedures

Review of this Policies and Procedures Document

This “Policies and Procedures” document shall be reviewed at each Annual General Meeting, as part of the scheduled general policy review.

Risk Analysis

The CEO shall:

- Prepare a Risk Analysis for the risk of inadequate insurance in the context of actions of Partner Housing Australasia or the Partner Organisation.
- Assess and prioritize the risk associated with each program and its component projects, and determine the appropriate mitigation actions.
- Record the Risk Analyses in the Strategic Plans appropriate to each program.
- Summarize the Risk Analyses and the mitigations in a Risk Register.

Insurance Provided by Partner Housing Australasia

The HR Manager shall obtain, on behalf of Partner Housing Australasia, the following insurance and shall arrange for Partner Housing Australasia to pay the premium:

- Directors’ liability insurance
- Public liability insurance

Travel Insurance Provided by Volunteers

The HR Manager shall ensure that the following is implemented –

Partner Housing Australasia recognises the significant cost involved in such overseas activities; and will reimburse the Volunteer's reasonable travel, accommodation and sustenance costs under the circumstances and procedures approved by the Board.

Volunteers travelling overseas on behalf of Partner Housing Australasia obtain relevant comprehensive travel and health insurance, including but not limited to coverage for activity participants' medical and hospital insurance cover, both overseas and in Australia for participants not covered by Medicare (including evacuation and death cover), and which covers necessary insurance for equipment and other personal effects.

Partner Housing Australasia shall to refund the cost of the travel insurance (including health cover), for volunteers who are travelling overseas on behalf of Partner Housing Australasia. Where the travel is a mixture of private and Partner Housing Australasia business, the travel insurance costs shall be met on a pro-rata basis.

Indemnity Provided by Volunteers

Regional Managers shall ensure that Volunteers are aware of the risks associated with the work.

Volunteers on assignments in Australia and overseas shall take adequate measures to ensure their own personal safety while carrying out work on behalf of Partner Housing Australasia and its Partner Organisations.

Before embarking on volunteer assignments, Volunteers shall indemnify Partner Housing Australasia and its consultants against injury, death, sickness, accident, misadventure or other damage to the Volunteer, others, and property, associated with the voluntary activity, by completing and signing a form titled Volunteer Safety and Indemnity.

Professional Indemnity Insurance Provided by Consultants

The HR Manager shall implement the following:

1. Partner Housing Australasia shall require client NGOs to indemnify Partner Housing Australasia (Building) Incorporated (and its pro-bono consultants) against any litigation arising out of overseas work. Refer to the MOUs.
2. Any consultant doing overseas (or Australian) design through Partner Housing Australasia should ensure that their work is covered by their own Professional Indemnity Insurance. (All practising consulting engineers have their own PI, although not all cover overseas work).
3. Quasar Management Services Pty Ltd (consulting structural engineers with Professional Indemnity Insurance for Australia and overseas) is prepared to act as a principal consultant, through which other volunteer professionals, who are otherwise not covered by employers Professional Indemnity Insurance, may work.

Compliance and Auditing

The Responsible Personnel shall implement the following:

- Initiate the required monitoring, evaluation and learning functions associated with this "Policies and Procedures" document.
- Initiate both internal and external auditing, consistent with ISO 9001 principles of the policies and procedures herein.
- Ensure that the compliance with the policies and procedures herein, and the associated internal and external audits, are recorded in the associated "Compliance and Audit Records" documents.

Training

The Responsible Personnel shall implement the following:

- Distribute a reference and link to this “Policies and Procedures” document to all Directors, Regional Managers and Partner Organisation Managers, and other personnel working on behalf of the organisation. (Partner Housing Australasia is a voluntary organisation and does not employ staff).
- Distribute a reference and link to the associated “Training” package. Request that all Directors, Regional Managers and Partner Organisation Managers use this to increase their awareness and understanding of these policies and procedures.
- Include a reference and link to this “Policies and Procedures” document in all Memoranda of Understanding with Partner Organisations.
- Table this “Policies and Procedures” document at the Annual General Meeting, for discussion and adoption.
- Review the training effectiveness at the February Board Meeting.