



Insurance Policy

(including personal property damage, medical expenses, and personal accident/Injury)

Purpose:

To explain Whittlesea Secondary College's policy in relation to personal property, medical and other insurance and to ensure that special or valuable items of personal property are not brought to the College or on College excursions/camps.

Scope:

This policy applies to all Whittlesea Secondary College activities, including camps and excursions.

Policy:

The Department of Education (which includes Whittlesea Secondary College) does not have insurance for accidental injuries or accidental property damage/loss. However, in some circumstances, medical or other expenses may be paid by the Department where it is assessed that it is likely, in all the circumstances, that the injury or property damage/loss was sustained as a result of the Department failing to meet their duty of care. For more information about the Department's public liability claims process, please see [Legal claims, subpoenas, summonses and other legal documents](#).

Whittlesea Secondary College encourages parents and carers to consider obtaining their own accident insurance for students and property of value that may be brought to the College or on a College excursion/camp.

Personal Property:

Whittlesea Secondary College understands that staff and/or students may sometimes like to bring items of personal property to the College or on College excursions.

The Department of Education does not have insurance for personal property of College staff, students and visitors. Whittlesea Secondary College does not take responsibility for items of personal property (including electronics such as iPads, laptops, mobile phones etc) that are lost, stolen or damaged at the College or during College activities. Damage to personal property brought to the College or on College excursions is the responsibility of the owner of that property.

Whittlesea Secondary College encourages our staff and students not to bring items of value to the College or on College excursions, or to obtain appropriate insurance for such items.

Student Medical Expenses:

- In the event that a student is injured at College or while participating in a College activity (including offsite) and requires medical treatment, parents/carers are responsible for all their child's medical



expenses. This includes transport costs such as ambulance costs (which may include an air ambulance if considered necessary).

- In a medical emergency, Whittlesea Secondary College will prioritise the child and may not call parents/carers if an ambulance is required, until after an ambulance is called, depending on the situation.
- Whittlesea Secondary College encourages parents and carers to consider obtaining ambulance cover (see [Membership - Ambulance Victoria](#)) and/or appropriate medical insurance.

Communication:

This policy will be communicated to our school community in the following ways:

- Annual reminders on COMPASS
- Available publicly on our College website
- Included in staff handbook/manual
- Discussed at staff briefings/meetings
- Included in transition and enrolment packs
- Discussed at parent information nights/sessions
- Hard copy available from College administration upon request

Further Information and Resources:

The Department's Policy and Advisory Library (PAL):

- [Claims for Property Damage and Medical Expenses](#)
- [Legal Claims, Subpoenas, Summonses and Other Legal Documents](#)
- [Insurance for Schools](#)



Policy Review and Approval:

Policy last reviewed	March 2026
Consultation	Principal Executive
Policy approved	Principal
Next scheduled review date	March 2029