

This is a guide to the insurance and legal requirements of running a GGV fundraising event.

SO YOU'RE RUNNING A FUNDRAISER?

Girl Guides can undertake two types of fundraising events:

1. **Events to support individuals.** An individual or group of individuals may want to fund their attendance at a Girl Guides event. This may include running:
 - a. a crowdfunding event such as an online 'go fund me' campaign
 - b. a stall at a local market or shop
 - c. participation in a sporting event such as a fun run

This list is not exhaustive, just an example of the types of fundraising events you may undertake to raise funds to support an individual (or several individuals) going on a Girl Guides event.

2. Raising funds for a specific purpose for **your Unit/District/Hall/Campsite**. This may include running:
 - a. a Bunnings or Woolworths BBQ
 - b. a stall at a local market
 - c. a sporting event (such as a footy match or a fun run etc.)

Again, this is not an exhaustive list. These are just examples of the types of fundraisers you might undertake to raise money to fund your whole Unit going to camp, or to purchase tents for your District, or to fix the guttering at your hall.

It is really important for both insurance and legal requirements, that you are clear about what sort of event you're running and are *transparent with the general public about what the funds will be used for*.

FUNDRAISING FOR INDIVIDUALS TO ATTEND GIRL GUIDE EVENTS OR PROGRAMS

REQUIREMENTS TO HOLD AN EVENT

If you (or a small group of you) are fundraising for funds for individuals to use at a Girl Guide Event or Program, you must specify this clearly. For example:

"Hi, I'm Amanda and I'm a Girl Guide. I want to go to Guide camp next year and I need your help. Would you please sponsor me / buy these goods / make a donation?"

It is very important to ensure that people know the funds they are giving you are for this use, and are not for the use of the general Girl Guiding movement or your unit.

To individually run a fundraising event, no other conditions must be met, as these are not GGV sanctioned events.

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USING THE GIRL GUIDE BRAND

In a situation like this, you may wear your uniform (with any badges if applicable) and mention the Girl Guide Event or Program you want to attend. On signs or social media posts, you may include the Trefoil (but not the GGV or GGA logo). See the example below:



Trefoil ONLY is OK



Full Logo is NOT OK

USE OF FUNDS

Once you've received the funds, you must use them for the purpose you told people you would. If something unusual happens and you cannot (e.g. you fall sick and can't attend the camp), then you must agree with your Unit/District how the funds can be best used to honour the intentions of the people who donated in the first place.

PUBLIC LIABILITY

Note that public liability insurance does not cover fundraising events for individuals seeking to raise money to attend Guide events. If you are asked to provide a certificate of currency for a fundraising event related to public liability insurance, the event must be a Girl Guides Sanctioned event as described below.

FUNDRAISING FOR YOUR UNIT/DISTRICT/HALL/CAMPSITE

Units/Districts/Support Groups will often fundraise for specific purposes unique to their own areas. This can include hall repairs, unit activities, paying for leaders' fees and uniforms, and fundraising to send a group of girls to Guide camp. In this last case, funds raised must be shared by all girls attending the camp or event rather than used by individuals. In all these cases, the fundraising events must be 'sanctioned' by GGV. See below for how an event is sanctioned.

REQUIREMENTS TO HOLD A SANCTIONED EVENT

Our public liability insurance covers Events or Programs 'sanctioned' by Girl Guides Victoria. This means the event is known to the Region or District Leadership, it's on the events calendar, and all requirements to hold any GGV event, including Occupational Health and Safety, Food Handling, Cash Handling, Working with Children and Police Checks, have been met.

Refer to GO1 First Aid Requirements, GO5 Food Safety, GO6 Sun Protection, G010 Emergency Response, GO11 Anaphylaxis and Allergy Response, GO42 Police Checks and WWCC, GO44 Child Protection and finally ADM56 Risk Management. All of these policies are available on the GGV website <http://www.guidesvic.org.au>

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This does not have to be complicated and there are no GGV forms to fill out. However, it does need to be clear to both management and the community that this is being run to benefit all of the Girl Guides in your Unit/District/group or your Girl Guides hall/campsite.

USING THE GIRL GUIDE BRAND

In the case of sanctioned events, it is fine to use the full Girl Guides Victoria logo with the words “Girl Guides Australia Victoria” on it.



As with all funds raised for GGV activities, the GGV Act states that the assets of the Association are there to serve all the girls of the Association. This means that when you raise funds for your event/activity, the funds must be banked in a GGV bank account, and you must honour the purpose for which you raised the funds. It's absolutely fine to use the funds for the girls in your Unit/District (or for the hall repair for example), just make sure you are accounting for the money appropriately. See the Finance Manual for more information on accounting for money.

INSURANCE

There are two key insurance policies that are relied upon when organising an event.

1. **Public Liability Insurance:** Public Liability Insurance supports you individually and/or Girl Guides Victoria if we are required to defend a claim for personal injury or property damage, and includes cover for compensation as well as the legal costs incurred to defend the claim. Even if you (or Girl Guides Victoria) have not been negligent, the policy will respond to ensure that the claim against you is defended and that legal costs are paid for. The public liability policy also extends to property in your care, custody and control, where the owner believes that we are responsible for the damage to their property and wishes to try and recover their costs.

When organising a sanctioned fundraising event on behalf of Girl Guides Victoria, it is important to note that the Public Liability Policy is relevant only to the event. It is not intended to provide protection for anyone other than those representing Girl Guides Victoria.

2. **Personal Accident Insurance:** Personal Accident Insurance is available to all Members and Volunteers of Girl Guides Victoria. It is a no-fault insurance that provides a benefit in the event of a Permanent Disablement or Death. There are also additional benefits available for some types of injury, including non-Medicare medical expenses for things like broken bones, and might include weekly benefit payments for a period if you are unable to work.

The Personal Accident Policy is designed to cover Members and known Voluntary Workers of Girl Guides Victoria. It does not cover the participants of a fundraiser; for example, the public attending the event. This is another reason why sanctioned events must be known to the local management and on the events calendar, as they provide proof that the event covers the named groups holding the event.

So, in regards to insurance, what do you need to check off before you can run a fundraiser?

Is this event a sanctioned GGV activity?

- If **YES**, the event is protected via GGV's existing insurance arrangements
- If **NO**, the event is not protected via GGV's existing insurance arrangements

Is this event being organised or run by GGV?

- If **YES**, the existing GGV Public Liability is designed to protect the organisers of the event.
 - You may be asked by venue managers or landowners for proof of this. GGA can supply a Certificate of Currency showing that GGA has a \$50M policy in place.
 - If an external venue or facility will be used, you should request a copy of their Certificate of Currency as evidence of their public liability insurance.
 - If external providers or contractors are involved you should request a copy of their Certificate of Currency as evidence of their public liability insurance.
 - You should check to see that the activity they are undertaking is listed on this certificate.
 - It is important to note that individuals are not required to carry public liability insurance but Businesses participating in activities have a different duty of care and you should always request a copy of their Certificate of Currency to ensure they have a policy in place.
- If **NO**, then you should request the venue or the organisers proof of their insurance by requesting a Certificate of Currency for a minimum of \$20M or an activity provider for a minimum of \$10M.
 - You should check to see that the activity they are undertaking is listed on this certificate.

If the event is sanctioned and you need a copy of the Certificate of Certificate that proves that our Public Liability Policy is in place, you can email GGA (louise@girlguides.org.au).

RUNNING A RAFFLE

If you are intending to run a raffle, you must follow the procedures set out in Policy GO26 – Raffles.

Further information

If you have any questions about this document or need any further information, then please contact the COO at Guides Victoria on coo@guidesvic.org.au

This information is also included in the GGV Finance Manual found on <http://www.guidesvic.org.au>