Discussion guides

A range of topics can be discussed during meetings with PALM scheme workers. Employers can use these discussion guides or identify other topics that are relevant to their workers and local context.

Topic selection will vary depending on:

- local environment and conditions
- worker cohort
- local issues
- industry context
- concerns raised by the supervisors, the employer or the community
- questions from the workers
- updates from the Department of Employment and Workplace Relations, including PALM scheme communications.

The discussion guides cover a wide range of topics. Some topics will be highly relevant, while others may provide general information or only be partly applicable depending on the circumstances.



Important
Adapt the guides to make sure meetings address the highest priorities and meet the needs of the workers.

How to use the guides

The discussion guides support planning and delivery of meetings with PALM scheme workers.

Planning

When planning your meeting schedule:

1. consider the needs of the worker cohort
2. browse the discussion guide topics
3. identify topics from either the discussion guides or other issues.
4. prioritise the topics in order of importance – noting this should be flexible and that changes can be made as needs change or issues arise.

5. add the topics to the Scheduled meeting planner template - some topics may be best addressed over several meetings.

Implementation

Before each meeting, make sure you take time to prepare for the discussion and prepare any supporting materials.

For each meeting:

1. Review the chosen discussion guide and any associated materials
2. Print the discussion guide (optional)
3. Record notes and discussions on the Meeting notes template (or your own chosen template)
4. Attach the discussion guide to your meeting notes as evidence of the topics discussed (optional).

Discussion topics in alphabetical order

Tip: If you are looking for a key word, use CTRL + F on your keyboard to search.

Topic	Comments
Accepting a ride safely	
Alcohol and other drugs	
ATM safety	
Budgeting	
Cycling and scooting safely	
Dealing with racism	
Drinking and socialising safely	
Driving safely	
Emergencies	
Extreme weather temperatures	
Gambling	
Getting to know your accommodation	
Health insurance	
Hygiene	
Keeping valuables safe	
Online safety	
Preparing to return to your home country	
Protecting your identity	
Public transport safety	
Raising a work, health and safety issue or grievance	
Scams	
Seeking medical help and using health insurance	
Something doesn't feel right - who can I talk to?	
Supermarket shopping	
Swimming safely	
The PALM scheme visa	
Understanding superannuation	
Using safety apps and alerts	
Walking	
When disasters occur	
Wildlife safety	

Accepting a ride safely

Use this guide to talk to workers about safely accepting rides in vehicles.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

Someone offers you a ride home. How do you know it's safe to say yes?

Being a passenger in a car

- ☐ Remind workers to always wear a seatbelt.
- ☐ Do not get into an overcrowded car.
- ☐ Avoid distracting the driver or encouraging risky behaviour.
- ☐ Show respect to the driver, other passengers, and other road users.

Using ride-sharing apps (Uber, etc.)

- ☐ Explain that ridesharing can be a safer option, especially after drinking alcohol.
- ☐ Be kind and respectful.
- ☐ Sit in the back seat.
- ☐ Check these before getting in:
  - licence plate matches the app
  - driver says your name
  - driver looks like the photo in the app.

Hitchhiking

- ☐ Explain what hitchhiking is (asking for a free ride from the roadside).
- ☐ Reinforce that hitchhiking is strongly discouraged.
- ☐ Discuss that it is illegal in some states and on major roads.
- ☐ Talk about the dangers:
  - not knowing if the driver is trustworthy, safe or sober
  - walking along the road puts you at risk from traffic.

Accepting lifts from strangers

- ☐ Explain why accepting rides from people you don't know well is risky.
- ☐ Discuss situations where this might happen (e.g., socialising) and why it is risky.
- ☐ Emphasise:

- do not accept rides from anyone who seems unreliable or affected by alcohol/drugs.
- avoid rides from people with no connection to you or your friends.

Back to topics

Alcohol and other drugs

Use this guide to talk to workers about alcohol and other drugs.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

What do you know about alcohol and drugs in Australia?

What are alcohol and other drugs

- ☐ Explain that alcohol and drugs can affect the body and mind, including kava and betel nut.
- ☐ Discuss legal substances (alcohol, prescription medicines) and illegal substances (methamphetamine, heroin, cannabis in some states).
- ☐ Talk about why people use them (social reasons, stress, curiosity).

Risks and effects

- ☐ Explain short-term effects (feeling dizzy, sick, tired, loss of control).
- ☐ Discuss long-term effects (health problems, addiction, trouble with work or law).
- ☐ Talk about how drugs and alcohol can affect decision-making and safety.
- ☐ Discuss the workplace policy on drugs and alcohol and the possible consequences for the worker.
- ☐ Explain the consequences of driving under the influence including increased risk of accidents and legal ramifications.

Australian laws

- ☐ Explain legal drinking age (18 years).
- ☐ Explain that it is illegal to supply someone under the age of 18 with alcohol.
- ☐ Discuss that some drugs are illegal to use, carry, or sell.
- ☐ Explain your state laws that may prevent drinking in public places and being drunk in public.
- ☐ Talk about penalties for breaking these laws (fines, loss of driver's licence, jail and visa problems).
- ☐ Explain how a criminal conviction may affect their work placement.

Staying safe

- ☐ Discuss saying no if you don't want to drink or use drugs.
- ☐ Explain planning ahead if drinking (eat food, drink water, know how to get home safely).

- Talk about never driving after drinking or using drugs.
- Explain that mixing alcohol with medicines or other drugs can be dangerous.

Getting help

- Explain that it's okay to ask for help when feeling pressured or worried.
- Discuss who to talk to: WWSP, doctor or a trusted person.
- Talk about free support services:
    - Alcohol and Drug Foundation (www.adf.org.au)
    - National Alcohol and Other Drug Hotline: 1800 250 015

Back to topics

Automated teller machine (ATM) safety

Use this guide to talk to workers about safely using an automated teller machine (ATM).

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

You need to get some cash from the ATM, but there is a scary looking person hanging around. What do you do?

Start with the basics

- ☐ Discuss what an ATM is and why people use it. EFTPOS cash-out at shops or supermarkets are also an alternative to withdraw money.
- ☐ Note that some ATMs charge a fee to withdraw money.
- ☐ Explain that wherever cash is handled, extra care is needed to reduce the risk of robbery.

Key safety points to cover

- ☐ Talk about the importance of having someone trustworthy with them when using an ATM, especially at night.
- ☐ Reminder to have their card ready before approaching the ATM to minimise time at the machine.
- ☐ Discuss looking around for suspicious people and walking away if they feel unsafe.
- ☐ Reinforce that if they feel uncomfortable for any reason, they should not use that ATM.
- ☐ Check they know their personal identification number (PIN) before arriving at the ATM.
- ☐ Emphasise never sharing their PIN with anyone.
- ☐ Explain how to cover their hand when entering the PIN so no one can see it.
- ☐ If they write down their PIN, advise keeping it separate from their card and wallet.
- ☐ Reminder to put cash away immediately after withdrawing.
- ☐ Advise not to count money at the ATM, but to go somewhere safe like a locked car.

Back to topics

Budgeting

Use this guide to talk to workers about basic budgeting tips.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.

> **Conversation starter**
>
> When you get paid, how do you decide what to spend and what to save?

Why budgeting matters

- ☐ Explain a budget and how budgeting helps make money last until the next pay.

Understanding income and expenses

- ☐ Explain what income means (money coming in from work), gross and net pay.
- ☐ Discuss what expenses means (money going out for bills, food, phone, transport).
- ☐ Discuss benefits of recording income and expenses using either a notebook or phone app to track spending.

Setting priorities

- ☐ Encourage paying for essentials first: rent, food, transport, phone.
- ☐ Discuss putting money aside for savings, unexpected costs (medical, emergencies) or to send home.

Practical tips

- ☐ Explain that some bills come weekly, fortnightly, monthly or quarterly.
- ☐ Explain payment options for bills including direct debits, pre-paid options and setting up recurring payments.
- ☐ Talk about comparing prices before buying.

Getting help

- ☐ Explain that workers can access the My Money Hub for information and tips.
- ☐ Discuss free community services that offer financial counselling.
- ☐ Encourage asking questions if something is confusing.

Back to topics

Cycling and scooting safely

Use this guide to talk to workers about safe bicycle and e-scooter practices.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

When you ride a bike or scooter, staying safe is the best way to prevent accidents. Let's explore some simple things you can do to protect yourself and others.

General road safety

- ☐ Discuss the importance of following road rules and obeying traffic lights, speed limits and signs, including wearing a helmet. Find out the rules for your state/location.
- ☐ Remind workers not to ride under the influence of drugs or alcohol, as this can affect their safety and may impact their driver's licence.
- ☐ Explain that cycling or scooting on footpaths is only allowed where they are designated as shared paths (check your local laws as this can vary by state).
- ☐ Encourage using bike paths whenever possible.

Visibility and equipment

- ☐ Talk about wearing bright or reflective clothing to stay visible.
- ☐ Discuss using lights and reflectors on bikes or scooters, especially in low light or poor weather conditions.
- ☐ Encourage regular maintenance of bikes or scooters, including checking brakes and understanding how they perform downhill.

Awareness and safe riding

- ☐ Talk about being aware of the surface conditions and adjusting speed accordingly.
- ☐ Discuss signalling clearly when turning.
- ☐ Encourage making eye contact with drivers to confirm they've been seen.
- ☐ Remind workers to use their bell to alert others.
- ☐ Explain dangers of parked cars: opening doors or vehicles pulling out.
- ☐ Explain the danger of riding between a vehicle and the kerb where space is limited.
- ☐ Emphasise the importance of allowing enough time and space to stop safely.
- ☐ Encourage riding at speeds that allows manoeuvring if something unexpected happens.

Back to topics

Dealing with racism

This guide is designed to help PALM scheme workers respond to and manage racism safely. Racism can take many forms. It is not always obvious or easy to identify, and it may occur in subtle ways. Racism is never acceptable and should not be tolerated, but personal safety and access to support must always come first.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

What would you do if someone in the street called you an offensive and racist name?

In person

- ☐ Discuss prioritising safety - if workers feel threatened or unsafe, remove themselves from the situation immediately. Their wellbeing is the top priority.
- ☐ Talk about staying calm - taking a deep breath and avoiding reacting emotionally. Remaining calm can help prevent the situation from worsening.

Online

- ☐ Explain that it's best to not engage - avoid responding to offensive comments or messages. Interaction can fuel further abuse.
- ☐ Explain how to document and report the incident - take screenshots and note the time and platform where the incident occurred. Report it to the social media platform or website.
- ☐ Talk about reporting or lodging a complaint to the eSafety Commissioner if the abuse is serious or ongoing.

At work

- ☐ Discuss workplace reporting procedures: supervisor, WWSP or employer. Inform the workplace support contacts as soon as possible so they can provide guidance and take appropriate steps.
- ☐ Explain how to raise a grievance regarding the PALM scheme. If workers feel the issue has not been addressed adequately, use the PALM scheme's grievance management process to escalate the matter.

After the incident

- ☐ Encourage workers to talk to someone they trust, such as a colleague, supervisor or support service. This may be a service available through their health insurance. Emotional wellbeing is important after experiencing racism.

Back to topics

Drinking and socialising safely

Use this guide to talk to workers about safe practices when drinking and socialising.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

You are invited to a BBQ with some friends. Some of them are drinking lots of beer and you decide to have a few beers as well. How do you make sure you and your friends get home safely?

General risks

- ☐ Discuss that drinking alcohol carries significant social, behavioural and health risks and is not encouraged.
- ☐ Explain that drinking and substance use can cause long-term health issues, injuries and lead to unsociable behaviour that harms others and relationships.
- ☐ Highlight that some workplaces conduct alcohol and drug testing, which can affect employment and visa conditions if positive. Discuss your workplace policy.

If workers choose to drink

- ☐ Talk about setting a sensible limit and sticking to it.
- ☐ Explain what a standard drink is and that some drinks contain multiple standard drinks.
- ☐ Emphasise never driving after drinking
- ☐ Suggest planning safe transport options before going out (e.g., taxi, rideshare, designated driver).
- ☐ Encourage eating food and drinking water to reduce harm.
- ☐ Discuss local and state laws about drinking in public.

Cost and consequences

- ☐ Discuss that drinking can be expensive and may impact financial goals.
- ☐ Explain that consequences from drinking or drug use can be catastrophic for them and their family, injury, legal issues, loss of employment, breach of visa conditions).

Physical altercations

- ☐ Explain that alcohol and drugs can increase aggression and reduce tolerance.

- Discuss that physical altercations can lead to criminal charges, injuries, time off work, loss of employment, damaged relationships and possible deportation.

Taking care of friends and family

- Encourage keeping an eye on friends and family while socialising.
- Discuss stepping in early if a situation looks like it could lead to conflict.
- Talk about strategies for staying together and leaving venues safely.

Drink spiking awareness

- Explain what drink spiking is and why it's dangerous.
- Advise never leaving drinks unattended.
- Suggest watching drinks being poured and avoiding accepting drinks from strangers.
- Encourage seeking help immediately if they feel unwell or suspect spiking.

More information and resources

- Drink wise website
- Arrival briefing – module 8
- The alcohol and drug foundation

Back to topics

Driving safely

Use this guide to talk to workers about basic safe driving practices.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

What would you do if you were driving to work and another motorist started yelling at you and threatening you? There's more to driving a car that knowing the road rules.

Car maintenance

- ☐ Talk about the importance of keeping the car well maintained.
- ☐ Check that workers know to look for flat tyres and confirm they have a spare tyre.
- ☐ Discuss planning for fuel and making sure there's enough for the trip or knowing where to fill up along the way.

Passengers

- ☐ Confirm there are enough seats and seat belts for every passenger.
- ☐ Discuss the need for appropriate car seats or booster seats for children based on age and size.

Driving a car

- ☐ Talk about Australian road rules and how they may be different to the rules in a worker's home country.
- ☐ Check that their licence is current and accepted in the state or territory in Australia and explain process for obtaining an Australian licence where needed.
- ☐ Encourage familiarising themselves with the car and its controls before driving.
- ☐ Discuss putting mobile phones and other distractions away before driving.

Road rage

- ☐ Explain what road rage is and why it's dangerous.
- ☐ Prioritise personal safety first.
    - Call Triple Zero (000) immediately if the situation is violent or an emergency.
    - Avoid shouting or gesturing at the other person.
    - Stay calm.

- Drive to a police station if being followed.

Drink driving

- Talk about the legal alcohol limit for their state and licence type.
- Explain what a standard drink is.
- Discuss how alcohol affects blood alcohol content and driving ability.

Arranging your own transport

- Discuss that if workers want to purchase their own car, how to make sure it is safe, roadworthy, affordable and registered.
- Suggest that workers get support from their employer or WWSP prior to purchasing a car.

More information

- Workers can access more information and resources on the Safe Driving Hub.
- WWSPs can complete the Promoting safe driving course on PALMLearn for more information.
- A Safe driving poster | PALM scheme is available with translated versions and can be printed and displayed in common work areas.
- General guide on road rules in Australia | PALM scheme available with translated versions.

Back to topics

Emergencies

Use this guide to talk to workers about how to respond to an emergency.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

Knowing what to do in an emergency or when witnessing a crime can save lives and keep you safe. What would you do if you saw a criminal act like an assault?

In an emergency

- ☐ Call 000 immediately for police, fire, or ambulance.
  - Stay calm and speak clearly to the operator.
  - Provide your name, location and details of the emergency.
  - Follow instructions given by emergency services.
  - If safe, assist others until help arrives.
  - Do not put yourself in danger - leave the area if necessary.

Reporting a crime

- ☐ If the crime is happening now and is serious, call 000.
- ☐ For non-urgent crimes (e.g., theft, property damage), report to Police Assistance Line (131 444).
- ☐ Talk to your employer, call the PALM scheme support line (1800 51 51 31) or call Crime Stoppers (1800 333 000) to report any suspicious or criminal activities.
- ☐ Provide as much detail as possible (time, location, description of people or vehicles).
- ☐ Do not confront the offender - your safety comes first.
- ☐ Keep any evidence safe (photos, documents) and share with police if requested.

Additional safety steps

- ☐ Save emergency numbers in your phone.
- ☐ Use safety apps to confirm your location.
- ☐ Know your local police station and community support contacts.
- ☐ Inform your supervisor if the incident affects your work or safety.
- ☐ Seek emotional support after witnessing or experiencing a crime or emergency.

Back to topics

Extreme weather temperatures

Use this guide to talk to workers about keeping safe in extreme weather.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

What would you do to make sure you stay safe and well when the weather gets really hot/cold?

In hot weather

- ☐ Drink plenty of water throughout the day.
- ☐ Wear light, loose-fitting clothing and a hat, and apply sunscreen regularly when outdoors.
- ☐ Take breaks in shaded or cool areas and avoid strenuous activity during the hottest part of the day.
- ☐ Keep windows and blinds closed during the day to cool indoor spaces.
- ☐ Know the signs of heat stress (dizziness, headache, nausea) and seek help immediately.

In cold weather

- ☐ Wear layers of warm clothing, including a hat and gloves.
- ☐ Keep dry (wet clothes increase the risk of hypothermia) and stay indoors during extreme cold if possible.
- ☐ Use safe heating methods (avoid leaving heaters unattended and don't dry clothes on or close to a heater).
- ☐ Eat regular meals to maintain energy and warmth.
- ☐ Know the signs of hypothermia (shivering, confusion, fatigue) and seek help immediately.

General tips

- ☐ Check weather forecasts and warnings regularly.
- ☐ Keep heating and cooling affordable, for example, don't set to extreme temperatures. Don't run appliances when not home.
- ☐ Have emergency contacts saved in your phone.
- ☐ Inform your supervisor if conditions become unsafe. If you feel unwell, stop work and seek medical attention.

Back to topics

Gambling

Use this guide to talk to workers about gambling and its risks.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

Have you seen gambling in Australia? What do you think about it?

What is gambling?

- ☐ Explain that gambling means risking money on games or bets, hoping to win more.
- ☐ Discuss common types in Australia (pokies, sports betting, lottery, online gambling).

Things to consider

- ☐ Explain that gambling can lead to losing money quickly.
- ☐ Discuss that it can become addictive and hard to stop.
- ☐ Talk about how gambling can affect mental health and relationships.
- ☐ Explain that gambling should never replace paying for essentials like food and rent.

Safer choices

- ☐ Encourage setting a strict limit if choosing to gamble.
- ☐ Discuss never borrowing money to gamble.
- ☐ Talk about avoiding gambling when feeling stressed or upset.
- ☐ Discuss free entertainment options that are better options than gambling if you are trying to save money.

Getting help

- ☐ Explain that help is available if gambling becomes a problem.
- ☐ Direct workers to the My Money Hub and provide workers with copies of Gambling and poker machines fact sheets (available in language).
- ☐ Discuss free support services like Gambling Help Line on 1800 858 858, gambling help online and community programs.
- ☐ Encourage talking to WWSP or a trusted person if worried about gambling.

Back to topics

Getting to know your accommodation

Use this guide to talk to workers about safe and respectful living in accommodation.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

What do you think makes a home safe, comfortable, and respectful for everyone living there?

Orientation of accommodation

- ☐ Show where key items are: kitchen, bathrooms, laundry, rubbish bins, fire extinguisher, first aid kit, fuse box and water shut-off if applicable.
- ☐ Explain house rules and quiet hours, including respect for neighbours and other workers.
- ☐ Discuss emergency contacts and how to reach support outside business hours. Point out posted instructions or labels for appliances and cleaning supplies.

Using appliances safely

Kitchen appliances

- ☐ Explain safe use of stoves and ovens, including turning off after cooking and keeping flammables away.
- ☐ Discuss safe use of microwaves, including appropriate containers and avoiding metal. Talk about kettles and toasters: keep cords dry, never stick utensils inside, unplug when not in use.
- ☐ Explain fridge and freezer settings, keeping doors closed, and not overloading.

Laundry appliances

- ☐ Discuss using washing machines: correct detergent, load size, choosing cycles.
- ☐ Explain using dryers: clean lint filter before each use, do not overload and remove items promptly.
- ☐ Talk about drying lines or racks: indoor ventilation and outdoor use where allowed.

Bathroom and household

- ☐ Explain safe use of heaters and air conditioning: set reasonable temperatures, keep vents clear, don't place clothes on or too close to heaters.

- Discuss fans and extractor fans to reduce moisture and mould.
- Talk about power boards: avoid overloading, use one per wall socket, keep cords tidy and dry.
- Explain turning off appliances at the wall when not in use to save power and reduce risk.

Security and safety

- Discuss locking doors and windows when leaving and at night.
- Talk about keeping valuable safe in lockable storage areas.
- Explain not sharing keys, entry codes, or Wi-Fi passwords outside the household.
- Explain fire safety: smoke alarms, evacuation plan, assembly point and calling 000 in emergencies.
- Discuss safe storage of cleaning chemicals and keeping them away from children. Encourage reporting safety concerns immediately.

Cleaning and housekeeping

Daily or routine tasks

- Explain wiping kitchen benches and stove tops after cooking.
- Discuss washing dishes promptly and putting them away dry.
- Talk about emptying rubbish and recycling regularly, using correct bins.
- Explain sweeping or vacuuming regularly.

Weekly tasks

- Discuss cleaning bathrooms: toilet, sink, shower, mirrors and floors.
- Explain mopping floors and cleaning fridge shelves and microwave.
- Talk about washing bedding and towels regularly.

Preventing mould and pests

- Discuss ventilation: open windows when safe, use fans during and after showers.
- Explain storing food in sealed containers and cleaning spills to avoid pests.
- Encourage reporting signs of mould or pests early for quick action.

Waste, recycling, and water/energy use

- Explain local bin system: rubbish, recycling, green waste if provided and collection days.
- Discuss rinsing recyclables and keeping lids off if required.
- Talk about saving water: short showers, full washing loads and fix drips by reporting.

- Explain saving energy: turn off lights and appliances, set heating and cooling to a moderate temperature.

Basic maintenance and reporting

- Explain what residents can do: change light bulbs where safe, clean filters and tighten loose screws on furniture if appropriate.
- Discuss what residents must not do: electrical repairs, gas work, plumbing or anything unsafe.
- Explain how to report issues: who to contact and how to describe the problem.
- Talk about urgent issues: water leaks, electrical faults, gas smells, broken locks or no hot water.

Respectful shared living

- Discuss agreeing on a cleaning roster and shared responsibilities.
- Talk about noise, music, and phone calls during quiet hours.
- Explain shared items: label food, clean up after use, and ask before borrowing.
- Encourage open, respectful communication to resolve small problems early.

Why it matters

- Explain that safe, clean, and secure accommodation protects health and belongings.
- Discuss that proper appliance use and reporting maintenance issues prevent accidents and damage.
- Encourage asking for help if unsure about any appliance, cleaning task or safety matter.

Back to topics

Health insurance

Use this guide to talk to workers about health insurance in Australia.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

When you visit a doctor or hospital in Australia, how do you think payment works?

What health insurance is and why it matters

- ☐ Explain that PALM scheme workers must have adequate health insurance (visa requirement) while working in Australia and keep the policy valid for their whole stay, this will be an approved pay deduction.
- ☐ Discuss that insurance helps pay for medical care, hospital stays, medicines and emergencies, and it can reduce out-of-pocket costs.

PALM scheme worker cover basics

- ☐ Explain which companies are the PALM scheme's preferred health insurance providers.
- ☐ Explain typical coverage, which may include: hospital treatment for covered services, some medical services out of hospital and emergency ambulance. The exact cover depends on the plan.
- ☐ Explain that some services have a waiting period and therefore will not be initially covered such as pre-existing conditions and pregnancy and birth related services.
- ☐ Explain what is not covered in their policy (this may be on an individual basis).
- ☐ Discuss that workers should keep their insurance card or digital membership handy and know how to contact their insurer.

Medicare

- ☐ Explain that most PALM scheme workers are not eligible for Medicare, so private health insurance is essential and a condition of your visa.

Before you go to the doctor or hospital

- ☐ Talk about finding a general practitioner (GP) for non-urgent health needs and using emergency departments only for serious or life-threatening issues.
- ☐ Explain checking what the insurance covers before appointments. Some services may not be included or may have waiting periods.
- ☐ Discuss how to claim: pay first then claim, or the provider bills the insurer directly.

- Show how to use the insurer's app or website to submit claims.

Costs and payments

- Explain 'gap' payments: sometimes the fee is higher than the amount the insurer pays, so workers may pay the difference.
- Talk about keeping receipts and medical reports to help with claims.
- Discuss that some extras, like dental or physio, may be covered only if the worker has an extras policy.

How to use your insurance

- Show where to find the insurer phone number and membership number.
- Explain booking with a GP, asking if they accept your insurance, and checking any out-of-pocket costs before the visit.
- Discuss emergency ambulance cover and what the policy does and doesn't include.

Updating and keeping your cover valid

- Explain that workers need to update contact details and notify the insurer if they move or change jobs.
- Talk about carrying their insurance card, knowing their policy number, and saving insurer contact details in their phones.

If something goes wrong

- Discuss what to do if a claim is rejected: ask the insurer for reasons, provide extra documents, or get help from WWSP or another trusted person.

Key reminders

- Know your insurer's emergency and support service lines.
- Ask the WWSP or another trusted person for help if you are unsure about a bill, claim or eligibility.

Back to topics

Hygiene

Use this guide to talk to workers about good hygiene practices.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

Why is keeping clean and preparing food safely is important for health?

Personal hygiene

- ☐ Explain the importance of washing hands regularly, especially before eating and after using the toilet.
- ☐ Discuss showering or bathing daily to stay clean, healthy and maintain personal hygiene. A caring for your skin factsheet is available on the PALM scheme website, translated into PALM scheme country languages.
- ☐ Explain washing clothes and bedding often to prevent smells and germs.
- ☐ Discuss brushing teeth twice a day to avoid dental problems.
- ☐ Talk about not sharing personal items like razors and bath towels.
- ☐ Talk about seeking treatment for boils, rashes and sores before they get worse.

Food preparation hygiene

- ☐ Explain washing hands before cooking or handling food.
- ☐ Discuss rinsing fruit and vegetables before eating or cooking.
- ☐ Talk about keeping raw meat separate from other foods to avoid contamination.
- ☐ Explain using clean utensils and cutting boards for different foods.
- ☐ Discuss cooking meat thoroughly before eating.
- ☐ Talk about storing food properly (e.g. in the fridge if needed).

Why it matters

- ☐ Explain that good hygiene helps prevent sickness and keeps everyone healthy.
- ☐ Discuss that safe food preparation avoids food poisoning.
- ☐ Encourage asking for help if unsure about hygiene practices.

Back to topics

Keeping valuables safe

Use this guide to talk to workers about keeping valuables safe.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes



Conversation starter

It's important to know where your valuable items are and how to protect them. Let's look at some ideas.

Explain what valuables are

- ☐ Discuss that valuables are small personal items worth money or they are important, such as jewellery, mobile phones, or identity documents (including passports).

At their accommodation

- ☐ Remind workers to keep their valuable belongings in a safe place.
- ☐ Discuss the importance of keeping doors to accommodation locked when no one is home.

In public areas

- ☐ Talk about keeping valuables out of sight from others.
- ☐ Explain why valuables should not be in open bags that people can reach into.
- ☐ Suggest not carrying valuables unless necessary.

At the beach or swimming area

- ☐ Discuss taking only essentials with them and not take valuables, where possible.
- ☐ To avoid items been stolen, suggest arranging for one person to stay with valuables while others swim.
- ☐ Mention using a waterproof dry bag to keep items dry and sand-free.

In the car

- ☐ Reminder to lock all doors and put windows up.
- ☐ Advise keeping valuables out of sight so they don't attract thieves.
- ☐ Suggest putting bags and other items in the boot and covering them.
- ☐ Talk about parking in well-lit, secure locations.
- ☐ Emphasise keeping keys safe and never leaving them in the car.

Back to topics

Online safety

Use this guide to talk to workers about safe online practices to avoid scams, unsafe interactions, and privacy breaches when interacting online.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

Imagine you get an email saying that you have won $1000 in a competition. They just need to hit a link and fill out a form with their phone number, address and your bank account details. What do you do?

Interacting with people online

- ☐ Do not share personal information such as home address, workplace details or financial information.
- ☐ Use reputable platforms or apps when connecting with others.
- ☐ Be cautious if someone asks for money, gifts, or private photos or videos.
- ☐ If meeting in person, choose a public place and tell a trusted friend or supervisor where you are going and who you are meeting. Arrange your own transport so you can leave at any time.
- ☐ If something feels unsafe, do not proceed.
- ☐ Report suspicious behaviour to the relevant app, website, or authority.

Avoiding scams

- ☐ Do not click on links from unknown senders.
- ☐ Be wary of messages claiming you have won a prize or need to pay a fee.
- ☐ Never share bank details or passwords online.
- ☐ Verify any requests for money with a trusted person before acting.
- ☐ Report scams to Scamwatch or your supervisor.

Buy, swap, sell smart

- ☐ Use trusted sites with secure payment options and avoid paying in advance for items you have not seen.
- ☐ Meet in a public place for exchanges.
- ☐ Do not share personal details beyond what is necessary for the transaction.
- ☐ If something seems too good to be true, it probably is.

Back to topics

Preparing to return to your home country

Use this guide to talk through important steps PALM scheme workers should take before returning home.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes



Conversation starter

What do you think needs to be organised before you leave Australia?

Personal belongings

- ☐ Discuss packing early and checking airline baggage limits.
- ☐ Explain sending excess luggage home before the departure date (e.g. using postal or freight services).
- ☐ Talk about donating or disposing of items that cannot be taken home.

Accommodation

- ☐ Explain returning all keys, swipe cards and garage remotes.
- ☐ Discuss cleaning the accommodation before leaving (rooms, kitchen, bathroom).
- ☐ Talk about removing rubbish and recycling properly.
- ☐ Explain checking for personal items in cupboards, drawers, and laundry areas.

Banking and finances

- ☐ Discuss closing Australian bank accounts after final wages are received.
- ☐ Explain withdrawing remaining funds or transferring money home.
- ☐ Talk about cancelling any subscriptions or direct debits.
- ☐ Explain collecting final payslips and confirming last payment date.
- ☐ Talk about superannuation: how to access it after leaving Australia. There is information for workers on the PALM website.

Communication and contacts

- ☐ Discuss cancelling or transferring phone plans and SIM cards.
- ☐ Explain updating contact details with employer and support services.
- ☐ Talk about saving important phone numbers and email addresses for future contact.
- ☐ Provide workers with the demobilisation checklist for workers (available in language).

Travel and departure

- Confirm flight details and check-in requirements.
- Discuss airport transport arrangements.
- Explain carrying passport, visa documents, and any required paperwork.
- Inform family and friends about return dates and arrangements.

Why it matters

- Explain that organising these steps avoids problems after leaving.
- Discuss that returning keys and cleaning helps maintain good relationships.
- Encourage asking for help early if unsure about any step.

Back to topics

Protecting your identity

Use this guide to talk to PALM scheme workers about safe practices to protect their identity. Workers may not be familiar with some terms and concepts in this checklist, so additional information or support may be required to ensure a full understanding.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes



Conversation starter

What would you do if someone asked for your information such as your name, address, email and telephone number?

Online

- ☐ Use strong and unique passwords for all accounts and enable two-factor authentication on social media and email.
- ☐ Avoid sharing personal details (address, phone number, date of birth) publicly.
- ☐ Review privacy settings on social media platforms.
- ☐ Do not post photos that reveal your location or workplace (for example work clothes that show a logo).
- ☐ Use secure Wi-Fi networks (avoid public Wi-Fi for sensitive tasks).

In person

- ☐ Do not share personal information with strangers.
- ☐ Keep identification documents secure and only show others when required.
- ☐ Be cautious about discussing your home address or travel plans in public.

At work

- ☐ Use official communication channels for work-related matters.
- ☐ Do not share login details or passwords with anyone and lock your computer and devices when unattended.

General

- ☐ Report any suspicious requests for personal information to your supervisor.
- ☐ If you suspect identity theft, seek immediate support and report it.
- ☐ Regularly monitor your accounts for unusual activity.

Back to topics

Public transport safety

Use this guide to talk PALM scheme workers through safe practices when using public transport.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes



Conversation starter

You decide to catch the bus/train to another town on your day off and look around. What do you do to make sure you stay safe on public transport?

Plan your travel

- ☐ Talk about planning the route, knowing the destination and checking transport schedules and using the online travel apps.
- ☐ Encourage travelling with someone else when possible.
- ☐ If driving to the station, discuss parking in well-lit areas and keeping valuables out of sight, locking the car and keeping their keys on their person.

Waiting for public transport

- ☐ Suggest arriving close to departure time to minimise waiting.
- ☐ Encourage waiting in well-lit areas.
- ☐ Talk about avoiding people who seem untrustworthy.
- ☐ Recommend staying near security staff or station personnel.

Using public transport

- ☐ Talk about staying aware, even when using headphones or looking at a phone.
- ☐ Encourage keeping belongings secure and not leaving bags unattended.
- ☐ Remind workers they can move seats or get off if they feel unsafe.
- ☐ Suggest paying attention to announcements about route changes or safety issues.
- ☐ Make sure they know their planned stop.
- ☐ Talk about avoiding eye contact with anyone who makes them feel uncomfortable.

Back to topics

Raising a work health and safety issue or grievance

Use this guide to explain how PALM scheme workers can speak up about safety concerns or workplace problems.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes



Conversation starter

Why do you think it's important to report safety concerns or problems at work?

Understanding rights and responsibilities

- ☐ Explain that everyone has the right to a safe workplace and reporting hazards or problems helps prevent injuries and accidents.
- ☐ Explain that workers should never feel afraid to raise concerns.
- ☐ Talk about the legal obligations to report work health and safety (WHS) issues for employers and employees.

What to report

- ☐ Talk about hazards: broken equipment, unsafe practices, chemicals or blocked exits.
- ☐ Discuss injuries or near misses: even small incidents should be reported.
- ☐ Explain reporting bullying, harassment or unfair treatment.
- ☐ Mention issues with pay, hours or living conditions if they affect wellbeing.

How to report

- ☐ Explain who to speak to first: supervisor, team leader or welfare officer.
- ☐ Discuss using the workplace reporting system (forms, phone number or app if available).
- ☐ Talk about providing details: what happened, where, when, and who was involved. Encourage taking photos if safe and allowed.

What happens next

- ☐ Explain that the issue will be investigated and steps taken to fix it.
- ☐ Discuss that workers should be kept informed about progress.
- ☐ Explain that raising a concern will not lead to punishment or losing work.

If the issue is not resolved

- Talk about contacting the PALM scheme support service line on (1800 51 51 31)
- Explain that workers can lodge a grievance with the PALM scheme through the support line or email at (PALM@dewr.gov.au).
- Workers can refer to the grievance information on the PALM scheme website.

Why it matters

- Explain that speaking up keeps everyone safe and treated fairly.
- Discuss that early reporting prevents bigger problems later.
- Encourage asking for help if unsure how to report something.

Back to topics

Scams

Use this guide to talk through scams that may target PALM scheme workers.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.



Conversation starter

Have you ever received a message or phone call that seemed strange or asked for money? What did you do?
OR

Show examples of scam messages (printed or screenshots with personal details removed) and discuss what looks suspicious.

What are scams?

- ☐ Explain that scams are tricks to steal money or personal information.
- ☐ Discuss common types: phone calls, text messages, emails, fake websites, social media messages.
- ☐ Talk about why scammers target people (to get money or identity details).

How to spot a scam

- ☐ Explain warning signs:
  - Asking for money or gift cards
  - Asking for personal details (passport, bank account or tax file number)
  - Threatening language (e.g. "You will be arrested")
  - Urgency (e.g. must be done today, next hour etc)
  - Poor spelling or strange email addresses.
- ☐ Discuss that real companies or government agencies do not ask for payment by gift cards or send threats.
- ☐ Talk about checking official websites or calling the organisation directly (using a number you find yourself, not the one in the message).
- ☐ Explain that the scammers may be pretending to be someone they know.

Scams targeting PALM scheme workers:

- ☐ Discuss with workers that there are some scammers operating in Australia that are specifically targeting PALM scheme workers, often offering access to cash loans and causing them to incur large debts.

- Provide the scam information sheet to workers in their language. There is also information for employers available on this site.

What to do with a suspicious message or request

- Explain: do not click links or open attachments.
- Discuss: do not give personal details or send money.
- Talk about blocking the sender or hanging up the phone.
- Explain reporting options:
  - Report to Scamwatch (www.scamwatch.gov.au)
  - Tell WWSP, your supervisor or a trusted person.

Protecting yourself

- Discuss keeping passwords private and strong.
- Explain not sharing bank details or ID documents online.
- Talk about being careful with social media (don't share too much personal info).
- Explain that if you're unsure, always ask for help before acting.

If you think you've been scammed

- Explain contacting your bank immediately if you sent money.
- Discuss changing passwords if you shared them.
- Talk about reporting to Scamwatch and telling the WWSP.
- Explain that help is available and it's important to act quickly.

Back to topics

Seeking medical help and using health insurance

Use this guide to talk PALM scheme workers through how to seek medical help and use health insurance.

Tick each item once it's been discussed. The completed guide can be attached to meeting notes.

A WWSP key role can help PALM scheme workers understand how to access medical care and use their health insurance correctly. It's important to ensure workers know what to do in emergencies, for routine care, and when making insurance claims.



Conversation starter

Do you know what to do if someone in your accommodation hurts themselves, or if you get sick and need a doctor?

Explain emergency procedures

- ☐ Tell workers to call 000 for ambulance, fire, or police in life-threatening situations.
- ☐ Explain that public hospital emergency departments are available 24/7.
- ☐ Emphasise that they should not delay seeking help in an emergency.

Discuss non-emergency medical care

- ☐ Explain what a General Practitioner (GP) is and when to visit one.
- ☐ Encourage workers to visit the GP as ignoring small issues may lead to larger problems.
- ☐ Advise workers to avoid hospital visits for minor issues (can cost more).
- ☐ Discuss pharmacies that can provide advice, prescriptions and medicine.
- ☐ Show how to find a GP that offers **direct billing** to reduce upfront costs.
- ☐ Some health insurance providers include telehealth services. If a worker's insurer offers this, provide them with the contact number and explain what the service covers.

Health insurance basics

- ☐ Ensure workers know they must maintain health insurance as part of their visa.
- ☐ Explain their Certificate of Insurance and membership card.
- ☐ Provide insurer contact details and explain how to update personal info.
- ☐ Explain how premiums are paid (usually deducted from wages).

- ☐ Review the Product Disclosure Statement (PDS) for coverage details.

How to make an insurance claim

- ☐ Demonstrate how to complete a claim form (online or paper).
- ☐ Explain what documents may be needed:
  - GP visits: itemised invoice and diagnosis report
  - Hospital visits: admission/discharge summary and itemised invoice.
  - Show how to attach proof of payment (receipt with provider details).
- ☐ Advise workers to submit all documents together to avoid delays.
- ☐ Explain how to track claim status and what to do if more info is requested.
- ☐ Explain that support will be provided by the WWSP.

Extra support

- ☐ Share insurer's emergency contact number and website for additional information and services.
- ☐ Call PALM scheme support service line (1800 51 51 31) for help with insurance questions.
- ☐ PALM scheme website has a health insurance for workers hub with information about health insurance that workers can access at any time.
- ☐ PALM scheme website has a health insurance factsheet available in language that can be printed and shared with the workers.
- ☐ PALM scheme website has a factsheet about pregnancy available in language that can be printed and shared with workers.

Back to topics

Something doesn’t feel right – who can I talk to?

Use this guide to help PALM scheme workers understand who they can talk to if they feel uncomfortable or something doesn’t seem right. A support for workers factsheet is available, in language, on the PALM scheme website.

Tick each item once it’s been discussed. The guide can be attached to meeting notes.



Conversation starter

If something doesn’t feel right at work or outside work, who would you talk to?

Key people to reach out to

- ☐ Talk about the importance of speaking to someone they trust and that they can talk to people inside and outside their employer group.

Inside the employer group

- WWSP - here to support the workers.
- Employer – the company that hired the workers.
- Supervisor – the person who manages their daily work.
- Work health and safety (WHS) representative.

Outside the employer group

- CLOs – available for advice and support.
- Community connections – can assist with links to your local community.
- Diaspora – people from their home country living in Australia.
- Church leader – someone they can trust in their faith community.
- Friends and other trusted workers.

Why this matters

- ☐ Discuss that speaking up early can prevent problems from getting worse.
- ☐ Encourage workers to choose someone they feel comfortable with.
- ☐ Remind them it’s okay to ask for help – they are not alone.

Back to topics

Supermarket shopping guide

Use this guide to talk to PALM scheme workers about supermarket shopping.

Tick each item once it's been discussed. The guide can be attached to meeting notes.



Conversation starter

Think about the last time you went shopping. What was easy? What was confusing?

Before you go

- ☐ Talk about making a shopping list of items that are needed to save time and money.
- ☐ Explain bringing reusable bags (some stores charge money for bags).

Finding your way around

- ☐ Explain that supermarkets are organised into sections (fruit and vegetables, meat, dairy, frozen foods, household items).
- ☐ Talk about asking staff for help if you can't find something.

Understanding prices

- ☐ Explain that prices are shown on shelves and labels.
- ☐ Discuss "per kilogram" pricing for fruit, vegetables, and meat.
- ☐ Talk about checking specials or discounts (often marked in bright colours).
- ☐ Explain that some items cost more if they are branded compared to store brands.

Paying for your shopping

- ☐ Explain self-service checkouts and staffed checkouts.
- ☐ Discuss how to use a card or phone to pay (tap or insert).
- ☐ Talk about keeping receipts for checking later.
- ☐ Explain bagging your own items at self-service checkouts.

Other things to know

- ☐ Discuss store opening hours (some close early or late).
- ☐ Explain that trolleys and baskets are free to use but must be returned.
- ☐ Talk about bringing coins if you need a trolley (some stores require a coin deposit).
- ☐ Discuss that some supermarkets sell more than food (clothing, household goods).

Back to topics

Swimming safely in Australia

Use this guide to talk PALM scheme workers through safe swimming practices.

Tick each item once it's been discussed. The guide can be attached to meeting notes.



Conversation starter

You want to go for a swim in the local beach/lake/river/dam so what do you have to do to make sure you are safe?

Australia's beaches, rivers, lakes, and dams can be beautiful places to relax and swim, but they also pose serious risks. Strong currents, hidden hazards, and sudden changes in conditions can lead to accidents.

Before swimming

- ☐ Check local safety signs, warnings, weather and water conditions before entering.
- ☐ Swim only in designated areas where lifeguards are present.
- ☐ Avoid swimming alone - always go with a friend.
- ☐ Tell someone where you are going and when you'll return.

In the ocean

- ☐ Swim between the red and yellow flags at patrolled beaches.
- ☐ Be cautious of marine life (jellyfish, sharks) and follow local advice.
- ☐ Avoid alcohol before swimming.

In rivers, lakes and dams

- ☐ Enter the water carefully - depth and currents can change suddenly.
- ☐ Never dive into unknown water (hidden rocks or logs can cause injury).
- ☐ Watch for strong currents, slippery banks and submerged hazards.
- ☐ Avoid swimming near boats or watercraft.
- ☐ Do not swim after heavy rain (water may be polluted or currents stronger).

General safety

- ☐ Wear a life jacket when boating or if you are not a strong swimmer.
- ☐ Keep children within arm's reach at all times.
- ☐ Know basic water rescue techniques and CPR.
- ☐ Leave the water immediately if you feel tired, cold, or unwell.
- ☐ Call Triple Zero (000) in an emergency.

Common warning signs

Sign	Meaning	Sign	Meaning
	No swimming		Deep water
	No diving		Beware of sharks
	Crocodiles: no swimming		Submerged objects
	Marine stingers		Possible rip currents
	Always swim between the red and yellow flags		Strong flowing current
	Avoid contact with water		Do not drink the water

[Back to topics]

The PALM scheme visa

Use this guide to talk PALM scheme workers through PALM visa conditions.

Tick each item once it's been discussed. The guide can be attached to meeting notes.



Conversation starter

What do you know about your visa? What questions do you have about working in Australia?

Where to find information

- ☐ Show the workers where to find detailed information on the Home Affairs website: Temporary Work (International Relations) visa (subclass 403) Pacific Australia Labour Mobility stream. The website contains more details that may not be covered in a single discussion or guide.

Visa type and purpose

- ☐ PALM scheme workers hold a Temporary Work (International Relations) visa (subclass 403), Pacific Australia Labour Mobility stream.
- ☐ It allows you to work in Australia for an approved PALM scheme employer.
- ☐ Some scammers may promise protection visas to PALM scheme workers for a large fee. This is false information from people providing unlawful migration advice.
- ☐ More information about protection visas and the eligibility criteria can be found on the Department of Home Affairs website.

Work conditions

- ☐ You must work for the employer listed in your visa grant. You cannot work for yourself or run a business.
- ☐ Changing employers requires official approval.

Visa length

- ☐ Short-term placements: up to 9 months.
- ☐ Long-term placements: 1 to 4 years.

Health insurance

- ☐ You must have private health insurance for your entire stay.

Returning and reapplying

- ☐ Explain that short-term workers can apply for another PALM visa after 3 months outside Australia.
- ☐ Discuss that long-term workers can reapply after 6 months outside Australia.

Worker obligations

- Explain that while workers hold a PALM stream visa (subclass 403) they must:
  - continue to be employed by your temporary activities sponsor or another employer supported under an arrangement with DEWR
  - only work in the position and industry you were granted the visa for
  - comply with all visa conditions and Australian laws.

Back to topics

Understanding superannuation

Use this guide to explain superannuation to PALM scheme workers and how they can access it when leaving Australia.

Tick each item once it's been discussed. The guide can be attached to meeting notes.



Conversation starter

Why do you think Australia has a system for saving money for retirement?

What is superannuation?

- ☐ Explain that superannuation (or "super") is Australia's retirement savings system.
- ☐ Talk about how employers pay extra money into the worker's personal super fund (12% of salary) on top of wages.
- ☐ Explain that the super fund invests this money to help it grow for the future.

Why do PALM scheme workers have super?

- ☐ Discuss that Australian law requires employers to pay super for all workers, including PALM scheme workers.
- ☐ Explain that workers (and Australian workers) cannot access their super while working.
- ☐ Explain that this money belongs to the worker and can be claimed after leaving Australia.

How can workers access their super?

- ☐ Explain that PALM scheme workers can claim their super as a Departing Australia Superannuation Payment (DASP).
- ☐ Discuss the conditions for claiming DASP:
  - you have left Australia
  - your visa has expired or been cancelled
  - you no longer hold any Australian visa (including tourist visas)
  - you are not an Australian or New Zealand citizen or permanent resident.
- ☐ Explain that if workers do not claim within 6 months, the money goes to the Australian Taxation Office as unclaimed super, but it can still be claimed later.

How to claim super

- ☐ Discuss that the easiest way is to apply online through the DASP system.
- ☐ Explain that workers can start preparing their claim while still in Australia.
- ☐ Talk about support available:
  - online resources and factsheets in multiple languages.
  - in-person help at National Tax Clinics (at some worksites).
  - virtual (telephone/online) support through the PALM scheme DASP Advisory Service.
- ☐ Refer workers to the detailed information available on the PALM website.
- ☐ Provide PALM scheme support service line details to workers for further support - (1800 51 51 31) or email palm@dewr.gov.au.

Back to topics

Using safety apps and alerts

Use this guide to talk through use of safety apps with PALM scheme workers. Safety apps can help workers stay connected and protected in emergencies or unfamiliar situations. Help workers choose an app, set it up and use it effectively.

Tick each item once it's been discussed. The guide can be attached to meeting notes.



Conversation starter

Did you know that there are apps and alerts you can get on your phone to help keep you connected to your friends and help if you have an emergency?

Choosing the right app and alert

- ☐ Select a reputable safety app (e.g., apps recommended by your employer or official sources).
- ☐ Emergency plus is the official app from Australian emergency services.
- ☐ There are also several personal safety apps available.
- ☐ Check that the app works in your location and supports your language.
- ☐ Show workers how to access the Bureau of Meteorology (BOM) weather alerts and ABC emergency updates on the radio and online.

Setting up the app

- ☐ Enable location sharing for emergency alerts.
- ☐ Add trusted contacts (friends, supervisor, or employer).
- ☐ Test the app's alert function and set up a PIN or password for privacy.

Using the app and alerts

- ☐ Activate the app when travelling alone or meeting someone new.
- ☐ Use the 'check-in' feature to let contacts know you are safe.
- ☐ Send an alert immediately if you feel unsafe or threatened.
- ☐ Keep your phone charged and carry a backup power source.
- ☐ Monitor BOM and ABC Emergency for severe weather or disaster warnings.

Extra tips

- ☐ Learn how to quickly access the app from your home screen.
- ☐ Update the app regularly for security improvements.
- ☐ Know how to cancel an alert if triggered accidentally.

Back to topics

Staying safe while walking

Use this guide to talk PALM scheme workers through safe walking practices.

Tick each item once it's been discussed. The guide can be attached to meeting notes.



Conversation starter

Think about all the different times and places where you walk. What steps do you take to keep yourself safe?

General safety

- ☐ Discuss the importance of staying alert, avoiding distractions and staying aware of the surroundings, including other people, animals and the terrain.

Walking at night

- ☐ Talk about the importance of being visible (e.g. wearing bright or reflective clothing).
- ☐ Encourage use of a torch if available and walk on well-lit streets.
- ☐ Recommend choosing routes with more people around.
- ☐ Tell someone where you are going or take someone with you if possible.

Walking in isolated areas

- ☐ Encourage telling someone where they're going and when they expect to arrive.
- ☐ Discuss planning the route and estimating how long it will take.
- ☐ Suggest wearing bright clothing to stay visible.
- ☐ Recommend carrying a fully charged phone.
- ☐ Talk about being alert for animals, including snakes.

Walking along country roads

- ☐ Explain that country roads are designed for vehicles, not pedestrians. Walking should only happen on roads when no footpath or safe alternative is available.
- ☐ Recommend walking facing oncoming traffic.
- ☐ Suggest walking on well-lit roads when possible.
- ☐ Talk about watching out for wildlife.
- ☐ Encourage staying as far right as possible on the road.
- ☐ Discuss being prepared to move off the road quickly if a vehicle approaches.
- ☐ Remind workers not to assume drivers will see them.

Back to topics

When disasters occur

Use this guide to talk through staying safe when disasters occur with PALM scheme workers.

Tick each item once it's been discussed. The guide can be attached to meeting notes.



Conversation starter

Do you know what to do and where to go if a disaster happens here?

General preparedness

- ☐ Know the worksite safety plan.
- ☐ Save emergency numbers in your phone (000 for emergencies).
- ☐ Know your local emergency services and evacuation routes.
- ☐ Keep a basic emergency kit (water, food, torch, first aid, medications).
- ☐ Have a charged phone and backup power source.
- ☐ Stay informed via official alerts (ABC Emergency, Bureau of Meteorology, local council).

Bushfires

- ☐ Check fire danger ratings and warnings daily.
- ☐ Avoid outdoor work or travel during high fire danger days.
- ☐ Know the nearest safe shelter or evacuation centre.
- ☐ Wear protective clothing if in a fire-prone area.
- ☐ Never enter bushland during a fire warning.
- ☐ Never drive into an active fire area.
- ☐ Follow emergency services advice (evacuation, taking shelter, watch and act).

Floods

- ☐ Never walk, swim, or drive through floodwaters.
- ☐ Move to higher ground immediately if flooding occurs.
- ☐ Secure belongings and turn off electricity if safe to do so.
- ☐ Avoid using contaminated water for drinking or cooking.
- ☐ Follow local evacuation instructions promptly.

Severe storms

- Before the storm arrives, secure outdoor items that could become projectiles.
- Stay indoors and away from windows during severe storms.
- Secure outdoor items that could become projectiles.
- Avoid using electrical appliances during lightning.
- Do not shelter under trees during strong winds.
- Wait for official advice before going outside.

Back to topics

Wildlife safety

Use this guide to talk through safety from wildlife. This includes snakes, spiders, insects, marine animals, crocodiles, and sharks. Staying alert and following safety guidelines can help prevent accidents.

Tick each item once it's been discussed. The guide can be attached to meeting notes.



Conversation starter

You come across a snake when you are out walking. Do you know what to do to keep yourself safe?

General outdoor safety

- ☐ Wear closed shoes and long pants when walking in bushland or grass.
- ☐ Shake out shoes, clothing and bedding before use – spiders, insects and reptiles can be inside.
- ☐ Avoid reaching into holes, logs or under rocks.
- ☐ Do not feed or approach wild animals.
- ☐ Keep food sealed to avoid attracting wildlife.

Snakes

- ☐ Stay on clear paths and avoid tall grass or thick bush.
- ☐ If you see a snake, stay calm, keep a safe distance and allow the snake to retreat.
- ☐ Never try to catch or kill a snake.
- ☐ Know basic first aid for snake bites (apply pressure bandage and seek help immediately).

Spiders and insects

- ☐ Check outdoor furniture and equipment before use.
- ☐ Wear gloves when gardening or handling firewood.
- ☐ Use insect repellent to prevent bites from mosquitoes and ticks.
- ☐ Seek medical help if bitten by a venomous spider or if allergic reaction occurs.

Marine animals

- ☐ Swim only in designated areas and follow local warnings.
- ☐ Wear protective footwear when walking in shallow water.
- ☐ Be cautious of jellyfish and stingers—check signage before swimming.
- ☐ Know first aid for stings (vinegar for jellyfish, seek medical help for severe reactions).

Crocodiles

- Never swim in rivers, estuaries or coastal areas known for crocodiles.
- Stay well back from the water's edge when fishing or camping.
- Do not clean fish or leave food scraps near water.
- Obey all crocodile warning signs and tell your employer if you sight a crocodile, they can help you report it to the local authorities.

Sharks

- Swim only at patrolled beaches between the red and yellow flags.
- Avoid swimming at dawn, dusk or night when sharks are more active.
- Do not swim in river mouths, near schools of fish or where people are fishing.
- Leave the water immediately and calmly if a shark is sighted.
- Follow lifeguard instructions at all times.

Emergency steps

- Call Triple Zero (000) in a life-threatening situation.
- Report wildlife hazards to your supervisor or local authorities.
- Keep a basic first aid kit handy if possible.

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