



INSURANCE INFORMATION FOR COMMUNITY ORGANISATIONS

Types of insurance policies

1 Volunteer Workers Personal Accident

This covers accidental injury or death resulting from involvement in authorised volunteer activity and may cover the payment of weekly benefits whilst engaged in various voluntary activities.

Cover can also be provided for weekly benefits to volunteers who earn an income elsewhere and it is lost, due to their volunteering. These benefits are usually for 104 weeks. (Please confirm with your insurance provider.)

Benefits are paid on approval.

Most policies cover the Medicare gap. Anyone without a Medicare card will not be fully covered. This applies to overseas students and people on a visitor's visa. This is important to keep in mind when recruiting volunteers.

If a volunteer working within an organisation with insurance cover decides to engage in a different activity without prior approval, liability may be denied. It is therefore essential that records be kept showing which volunteers are involved in particular areas of activity and their hours on duty.

2 Public Liability

This policy protects the named organisation, paid workers and volunteers for their legal liability to third party property damage or personal injury. Coverage should be organised to protect the paid workers and volunteers to include legal action against them from clients and other third parties.

Some Public Liability policies do not provide cover for injured volunteers even where coverage is available. An injured volunteer could sue the organisation for negligence which can take years of litigation. (Please confirm with your insurance provider.)

3 Directors and Officers/Professional Indemnity Liability and Voluntary Boards of Management

This policy can cover –

- § Action for alleged negligence or breach of duty
- § Any negligent advice given by a volunteer
- § Defamation and slander
- § Sexual harassment
- § Misleading advertising
- § Cover can be extended to cover fidelity guarantee etc

Note: Directors and officers cannot be relieved of their legal responsibility by an Articles of Association or Contract.

4 Motor Vehicle Insurance

Comprehensive Motor Vehicle – cover for vehicles owned by the organisation.

Motor Non-Owned – provides protection for volunteers who use their own vehicles on behalf of the organisation from loss of excess paid to their comprehensive insurer.

Volunteers should inform their insurers that they use their car for volunteering purposes and that they are reimbursed for expenses.

81-83 Burelli Street, Wollongong (cnr. Church & Burelli Streets – Church Street entrance)
Locked Bag 8821 Wollongong NSW 2500 Ph: 4227 7163 Fax: 4227 7771
e-mail: volunteering@wollongong.nsw.gov.au website: www.volunteeringillawarra.org.au

A Community Services initiative of Wollongong City Council funded and supported by the Commonwealth Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA), NSW Department of Community Services (DOCS) & DADHC Home and Community Care Program



INSURANCE CHECKLIST

- Does your organisation have volunteer support?
- Do your volunteer/s work "in house"?
- Do your volunteer/s work externally?
- Do your volunteer/s drive an organisation vehicle or their own vehicle?
- Does your organisation have a Board or Management Committees?

If you have ticked at least one square you need to be covered by Personal Accident Insurance for Volunteers

Why?

Both your volunteer/s, your organisation and your directors can be seriously disadvantaged if you are not adequately covered. In the eyes of the law, voluntary status is no different to paid staff status where a charge of negligence is concerned.

Precautions which always apply:

- Risk management practices by agencies are the presumed basis for insurance coverage
- Always check that your insurance policy specifically covers your volunteers for their normal reasonable work practices and age range and that it is up-to-date.
- Anything that is not stated in your policy, presume that it is NOT covered.
- Disclose all relevant facts to an insurer, even planned activities for which insurance would be needed in the future.

Disclaimer: This Summary is designed to help ensure that you have some knowledge of Volunteer Insurance. It is based on information that to the best of our knowledge is correct. Agencies should seek independent advice from their Insurance Provider and discuss fully their needs. However, Volunteering Illawarra is not responsible for any damages incurred by agencies acting on the information provided.

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