

## Volunteer Insurance

All volunteers registered with PaWS are covered by the State government insurance scheme Riskcover, for personal injury, and vehicle and property damage.

To be covered, volunteers must be registered<sup>1</sup> and have completed a timesheet; or signed on at the worksite for the time of any incident<sup>2</sup>.

Volunteers must be undertaking authorized volunteer activities.

Non-Australian citizens must provide visa evidence that they are entitled to volunteer and hold current travel/health insurance.

Volunteers are also covered whilst travelling between place of residence and place of voluntary employment, but not during any substantial deviation for reasons unconnected with the voluntary employment.

All accidents and incidents involving volunteers must be reported to supervising staff and/or the Volunteer Coordination Unit as soon as possible.

### Personal injury

Benefits are paid on an out-of-pocket basis after other entitlements have been exhausted. That is, volunteers are required to first claim on Medicare, private health cover, personal insurance, employment sick leave entitlements, compulsory third-party insurance, etc.

It is important to note that insurance is not Workers Compensation.

Limitations and exclusions to the insurance cover:

It does NOT cover:

- Sickness.
- Volunteers who are under the influence of alcohol or drugs.
- Volunteers who, in the event of an injury requiring medical attention, do not follow the advice given by the medical practitioner.

First aid, use of emergency services (if applicable) and necessary medical attention are to be accessed as required. The volunteer pays for necessary out-of-pocket expenses in the first instance. A "First Certificate of Capacity" should be obtained from the attending doctor, with the explicit stipulation that it is **NOT** Workers Compensation.

A claim is made by completing RiskCover Personal Accident Claim form, available from the BTF or the PaWS Volunteer Coordination Unit. Documents will be required to show out-of-pocket costs e.g. difference between Medicare/health insurance coverage and GP/hospital cost. An email from the BTF will be required confirming that you were acting in your capacity as a BTF volunteer at the time of the incident. RiskCover will review the information provided to determine liability and will reimburse the volunteer on approval.

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<sup>1</sup> Form **PWS205**, available for download from the Maintenance Matters archive

<sup>2</sup> Form **PWS208**, ditto

## Vehicle and property damage

Covers damage caused to a volunteers' private motor vehicle or personal property used while volunteering.

Benefits are paid on an out-of-pocket basis after other entitlements have been exhausted. That is, volunteers are required to first claim on private insurance before submitting a claim for out-of-pocket expenses to the department.

RiskCover may pay an excess over \$1,000.

The volunteer claims the damage/repair through their own insurer (if applicable) and pays the account in full.

It is therefore essential that the volunteer:

- Holds an appropriate driving licence.
- Holds current motor vehicle insurance.
- Is driving a roadworthy vehicle.

A claim is made by completing RiskCover Property Claim form, available from the BTF or PaWS Volunteer Coordination Unit. Documents will be required to show out-of-pocket costs e.g. invoice/account/receipt showing their excess. An email from the BTF will be required confirming that you were acting in your capacity as a BTF volunteer at the time of the incident. RiskCover will review the information provided to determine liability and will reimburse the volunteer on approval.

## Coverage of children under 16 years old

There are no age restrictions within RiskCover's wording regarding insurance cover for volunteers. Under 16s are able and encouraged to volunteer, under supervision, if parents/guardians are supportive and supervising. Parents/guardians must countersign any registration form as approval/consent.

The decision to approve U16s as volunteers is made by the BTF Volunteer Manager, based on their appraisal of risk. Volunteer safety is a primary concern. Where possible, induction of U16 volunteers is direct and personalised.

## Coverage of the elderly

There are no age restrictions within RiskCover's wording regarding insurance cover for volunteers.

The decision to approve a person of advanced age is made by the BTF Volunteer Manager, based on their appraisal of risk, and determination that the volunteer can safely perform the tasks required. Volunteer safety is a primary concern. A medical check at the volunteer's expense may be requested.

Thanks to Lee Hollingsworth (Program Coordinator, Volunteer Coordination Unit, PaWS) for confirming this information.