

## VOLUNTEER INSURANCE COVER

Volunteers between the ages of 12 and 90 who come under the Volunteer Alliance umbrella i.e. any volunteer who works with either - Ashburton Support Services; Marwal Centre; Alamein Community Committee or Elsie Salter House, are covered by the Department of Human Services Public Liability and Personal Accident Insurance.

You are covered for personal accident, which provides income protection, medical and death benefits. You are also covered in the event of an accident occurring while performing voluntary labour or travelling to and from the location for voluntary labour. The voluntary activity must be authorised by the non-Government organization you are employed by.

You are not covered for temporary disability caused by sickness.

You are covered for:

- ❖ Temporary total disability caused by injury (a % of average weekly earnings to a maximum of \$1,000 for a period not exceeding 104 weeks).
- ❖ Temporary partial disability caused by injury for 25% of average weekly earnings to a maximum of \$250 for a period of 104 weeks
- ❖ Death and capital benefits:
  - Volunteers aged between 12 –18 yrs the cover is \$30,000
  - Volunteers aged between 18 - 80 yrs the cover is \$85,000
  - Volunteers aged between 80 - 90 yrs the cover is \$45,000.
- ❖ Medical expenses up to \$10,000 (but not expenses recoverable whether in total or in part from Medicare).
- ❖ Medical expenses excess \$50 (for above benefit).
- ❖ \$3,000.000 in respect of any one loss or series of losses arising out of one cause.
- ❖ The policy extends to provide cover for occupationally acquired HIV or AIDS.
- ❖ Domestic help extension \$100 per week for 104 weeks - 7 day excess.

The insurance does not cover your car.

### **Important notes**

Volunteer parents who take children along whilst they, the parents, participate in volunteer work, do so at their own risk as children are not covered by this insurance policy.

If you do have an accident (even a minor one) or get injured as part of your volunteer work, you must report it to the service within 24 hours and fill out an accident report.