

VOLUNTEER PERSONAL ACCIDENT INSURANCE



To register on the Gladstone Region Volunteering website and to receive volunteer referrals you are required to have current and valid insurance that ensures your volunteers are adequately protected. This includes **Public Liability Insurance** as well as **Volunteer Personal Accident Insurance**. Volunteer insurance is one way in which a not-for-profit organisation protects itself, its volunteer and paid staff, committee of management, clients and customers against risk.

What is Volunteer Personal Accident Insurance?

Volunteers are a great source of assistance to many associations; however as they do not receive wages, they are not covered by Workers Compensation Insurance. This being the case associations should seek to protect their volunteers from injuries that may occur whilst helping out, this can be done through Volunteer Personal Accident Insurance.

Considering the benefits of volunteers to associations the policies are quite inexpensive and depending on the options selected can provide cover for accidental death, disablement and incapacity to carry out normal duties. Depending on insurer and options selected, Volunteer Personal Accident Insurance can be as low as one tenth the cost of Public Liability Insurance.

Who needs Volunteer Personal Accident Insurance?

All associations that have volunteers and/or a non paid committee of management should strongly consider taking out Volunteer Personal Accident Insurance.

It is an organisation's responsibility to ensure that appropriate insurance cover is provided to protect volunteer staff and volunteer members of community management committees.

The Queensland State Government passed a Civil Liability Bill in 2003 which has a volunteer protection clause included. Volunteers working in registered not-for-profit community organisations engaged in voluntary activities defined by the organisation are protected from legal action provided they are not acting outside the law. Details can be found on:

www.legislation.qld.gov.au/Bills/50PDF/2003/CivilLiabB03.pdf

More information on Volunteer Personal Accident Insurance?

The following resources can provide further information on volunteer specific insurance for your organisation. Gladstone Region Volunteering does not represent or formally recommend any of these recourses and as such the information below is to be used as a guide only. You should contact your insurance broker in the first instance for any additional policy requirements.

ACE Australia

phone: (07) 3221 1699

web: www.aceinsurance.com.au

Coverforce

phone: 1300 026 837

web: www.coverforce.com.au

CRISP Insurance

phone: 1300 427 477

web: www.crispinsurance.org.au

Rural & General Insurance

phone: 13 74 42

web: www.ruralandgeneral.com.au

AON Risk Services

phone: 1300 363 764

web: www.aon.com.au

CGU

phone: (07) 4816 8010

web: www.cgu.com.au

Unicorn Risk Services

phone: (02) 9730 8403

web: www.professionalinsurance.com.au

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