



Community Underwriting

Insurance by the sector for the sector

VOLUNTARY WORKERS PERSONAL ACCIDENT INSURANCE

INTRODUCTION

Congratulations of being one of the 4.5 million Australian volunteers who put in 750 million hours of voluntary work each year. Your contribution helps to provide services and assistance to those in need, making it both socially responsible and personally satisfying. The organisation you have joined greatly values their volunteer workforce and takes great care to ensure your time as a volunteer will be happy and safe. One way in which they do so is by providing you with Voluntary Workers' Personal Accident Insurance Cover from Community Underwriting*.

What is Voluntary Workers' Personal Accident Insurance Cover?

This insurance provides financial compensation and cover for defined out-of-pocket expenses if an accident results in the injury or death of a volunteer, provided the accident occurred while the volunteer was performing authorised voluntary work (or while they were travelling to or from that work), subject to the terms and conditions of the policy wording).

Definitions

- "the Insured" - this is the organisation for whom you are volunteering** (important - please see disclaimer below)
- "Volunteer Worker" - this is you
- "Insured Person" - this is you, when you are undertaking your duties as a volunteer worker

What are you covered for?

Who is insured? (Insured persons)

All volunteer workers of the Insured whilst performing authorised voluntary work or while they are travelling to, from or during the voluntary work.

When are you covered? (Scope of cover)

An Insured Person is covered whilst engaged in voluntary work authorised by and under the control of the Insured, including whilst travelling directly to or from their place of residence to the place of the authorised voluntary work or during the course of the voluntary work, but not whilst travelling in the air.

How Much are you covered for? (Sum Insured, per person)

- Death & Capital Benefits and Disability Benefits – as per age limits and as per wording
 - Between 0-18 years
 - Capital Benefit 1 - Death \$25,000
 - Capital Benefits 2 to 35 as per Table of Benefits
 - Between 18-75 years
 - Capital Benefit 1 - Death \$250,000
 - Capital Benefits 2 to 35 as per Table of Benefits
 - 75 + years
 - Capital Benefit 1 - Death \$40,000
 - Capital Benefits 2 to 35 as per Table of Benefits
- Loss of Earnings – Weekly Benefit (85% of insured persons earnings, to a maximum \$1,000 per week, for a Benefit Period of 104 weeks. Excess Period is 7 days).
- Modification Expenses up to a maximum of \$15,000
- Funeral Expenses up to a maximum of \$10,000
- Home Help Benefit \$500 per week maximum of 26 weeks
- Non Medicare Medical up to a maximum of \$10,000
- Rehabilitation up to a maximum of \$5,000
- Broken Bones Capital Benefits up to a maximum of \$10,000
- Out-Of-Pocket Expenses (including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage / premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma) As per Policy

Note: * Acting as Agent for Berkley Insurance Australia. This information is specific to organisations that hold a Voluntary Workers' Personal Accident Policy with Community Underwriting. Other insurance policies may vary between insurers.

Community Underwriting are specialists in charity insurance, not for profit insurance and insurance for community organisations. We offer a range of insurance solutions customised to meet the needs of community organisations, including P&C Association insurances. Contact us today!

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