



VOLUNTARY WORKERS – FAQ

What are the 3 main sections of cover?

1. **Lump Sum Benefit for death or disablement** caused by an accidental injury
2. **Weekly Injury Benefits** to cover a volunteer's weekly salary when they are unable to go to work due to an accidental injury suffered whilst volunteering.
3. **Additional Benefits**
 - a. **Non Medicare Medical Expenses** - cover for medical expenses not covered under Medicare such as physio, dental, private health fund excess, prescriptions, bandages.
 - b. **Domestic Home Help** for non income earners - covering external home help and child minding
 - c. **Student Education Assistance** for non income earners - available to full time students for tutorial services when they are unable to attend scheduled classes
 - d. **Transport to and from work** – covering the cost of transportation to and from employment up to \$25 per day for 12 weeks
 - e. **Re-imbursement of professional or membership fees** – covering reimbursement for 2 memberships up to \$250 each
 - f. **Escalation benefit** – inflationary increase of 5% to weekly benefits after 12 months)by 5% per annum

- g. **Return to Work Assistance** - cover for return to work programs, retraining and rehabilitation
- h. **12 weeks guaranteed payment** - upfront payment of 12 weeks of weekly benefits if a Doctor certifies the insured person will be disabled for a minimum of 26 weeks
- i. **Exposure to the elements** - lump sum benefit if an insured person dies due to exposure
- j. **Disappearance** – lump sum benefit if an insured person disappears from a conveyance and is deemed to have died from an accidental death

If a volunteer does not have a paid job, are they still entitled to weekly benefits?

Weekly benefits for injury are payable on the past earnings as certified by tax returns submitted to the ATO. If a volunteer is not currently employed, there is no cover for weekly injury benefits under the policy.

Volunteers who are not undertaking paid employment at the time of the accidental injury, are still eligible to claim under the additional benefits section of the policy for ongoing costs associated with their disablement.

Do we cover the gap for Medicare?

General insurers in Australia are not able to cover the Medicare 'gap'. The policy does cover medical expenses which do not have a Medicare component under Additional benefits e.g. physio, dental, private health insurance excess, topical creams, bandages, crutches.

When are volunteers covered under the policy?

Whilst participating in voluntary work for and on behalf of the Insured. Cover also includes direct travel to and from such volunteering activities between the person's residence and the place of voluntary work.

Are weekly sickness benefits included for volunteers?

No, we only provide weekly benefits in relation to accidental injury.

What is the age limit under the policy?

Up to 85 years.

Higher age limits are underwritten through the branch.

What is the maximum number of volunteers which can go through the WebRater?

300. Higher numbers are underwritten through the branch.

What are the differences in Options on the WebRater?

Option 1

- \$75,000 Accidental death and Disablement cover
- \$750 pw for weekly injury benefits

Option 2

- \$100,000 accidental death and disablement cover
- \$1,000 pw for weekly injury benefits

Option 3

- \$150,000 accidental death and disablement cover
- \$1,500 pw for weekly injury benefits





Who can buy Voluntary Workers Personal Accident Cover?

Voluntary workers personal accident cover is specifically designed to cover persons who are undertaking unpaid work by giving their time willingly for the common good and without financial gain. Commonly purchased by not for profit organisations, voluntary workers personal accident insurance can also be purchased by organisations such as schools, churches, sporting associations, clubs and all other associations.

Who cannot purchase Voluntary Workers Personal Accident Cover from DUAL?

Currently DUAL does not allow sole traders and partnerships to purchase voluntary workers personal accident cover, some of the common industries we receive requests for cover from are family owned construction companies, owner builders and sole traders who request cover for family members who are undertaking unpaid work.

The Volunteering Australia definition of volunteering specifically excludes any direct family responsibilities. We do understand that direct familial relationships vary for different people and social groups and this is open to individual interpretation, it is not the intention to cover family members whilst participating in unpaid work for their family under the DUAL policy.

