



General
Insurance
Solutions

Council Volunteer Personal Accident Insurance



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Council Volunteer Personal Accident Insurance

Volunteers give their time and effort to keep your organisation running smoothly. Personal Accident Insurance can help provide Volunteers with financial protection and peace of mind in case of Injury. It's a simple way to support your Volunteers and ensure your operations continue without disruption.

What Insurance cover do Volunteers have access to?

To ensure that Volunteers within Local Government are protected, Local Government Risk Services has arranged a Personal Accident Insurance Policy.

The Personal Accident Insurance Policy covers Injuries to Volunteers while engaged in or on any authorised Voluntary work on behalf of Council.

Age limits?

This Policy will cover Volunteers up to the age of 90 with a limited capital benefit of \$10,000 for Volunteers beyond 90 years of age.

Injury Assistance Benefit

Injury Assistance Benefit is payable if the Volunteer has no pre-disability earnings and as a result of an Injury whilst volunteering for Council, its certified by a Medical Practitioner that the Volunteer is temporarily unable to attend to the usual household duties and functions. Benefits payable are as per the compensation table in the Policy Wording

Weekly benefits

Weekly Benefits are only payable for Volunteers who are Injured whilst volunteering for Council and employed outside of this Voluntary work and cannot attend their normal course of employment as a result.

The policy includes the following Benefits:



Capital Benefits



Weekly Benefits



Injury Assistance Benefits



Modification Benefits



Funeral Benefits

Section A: Capital Benefits

This section allows a lump sum benefit to be paid in the event of Death or Permanent disability resulting from an Injury when engaged in Voluntary work.

Injury resulting in: Payable condition	Compensation
1. Death	\$300,000
2. Permanent total disablement	\$300,000
3. Permanent disability not otherwise provided	\$225,000
4. Permanent quadriplegia	\$300,000
6. Permanent unsound mind to extent of legal incapacity	\$300,000
7. Permanent and incurable paralysis of all limbs	\$300,000
8. Permanent total loss of entire sight in one or both eyes	\$300,000
9. Permanent total loss of hearing in both ears	\$300,000
10. Permanent total loss of the use of both hands	\$300,000
11. Permanent and total loss of use of both arms	\$300,000
12. Permanent and total loss of use of both feet	\$300,000
13. Permanent and total loss of use of both legs	\$300,000
14. Permanent total loss of the use of one hand and one foot	\$300,000
15. Permanent total loss of the use of one hand and one arm	\$300,000
16. Permanent total loss of the use of one foot or one leg	\$300,000
17. Permanent total loss of hearing in one ear	\$150,000
18. Permanent total loss of the lens of one eye	\$150,000
19. Permanent total loss of the use of four fingers and thumb of either hand	\$225,000
20. Permanent total loss of one thumb, both joints	\$90,000
21. Permanent total loss of one thumb, one joint	\$45,000
22. Permanent total loss of one finger, three joints	\$45,000
23. Permanent total loss of one finger, two joints	\$45,000
24. Permanent total loss of one finger, one joint	\$15,000
25. Permanent total loss of use of all the toes of one foot	\$45,000
26. Permanent total loss of use of great toe, both joints	\$15,000
27. Permanent total loss of use of great toe, one joint	\$9,000
28. Permanent total loss of use of other toe, (each toe)	\$3,000
29. Third degree burns and/or resultant disfigurement which covers more than 50% of the entire body	\$150,000
30. Loss of teeth: • Including fully crowned teeth • Partially crowned or capped tooth • Excludes first or milk teeth, dentures, dental fillings and plates • The maximum benefit payable is \$5,000 any one claim	\$500 per tooth \$250 per tooth

Section A:
Additional Capital
Benefits:

Any Payable condition claimed under additional Capital Benefits must occur within 12 months of the date of Injury.

Injury resulting in: Payable condition	Compensation
Neck, skull, spine, hip or pelvis	\$2,500
Leg (compound)	\$1,875
Leg (simple) \$1,000	\$1,000
Shoulder	\$1,500
Cheekbone	\$1,250
Arm (compound)	\$750
Arm (simple)	\$500
Rib (multiple)	\$750
Rib (single)	\$500
Foot or hand	\$500
Finger	\$200
Toe	\$125

Section A:
Modification
Benefit

If the Volunteer is paid a Capital Benefit under any of the payable conditions 2 to 16 inclusive above, the Insurer may also pay the cost necessarily incurred to modify:

- Volunteer motor vehicle
- Volunteer Home; or

in relocating to a suitable home, up to a maximum payable benefit of \$15,000.

Section A:
Disappearance
Capital Benefit

If the Volunteer person is travelling on a conveyance and their means of transportation disappears, sinks or is wrecked, and their body has not been found within one year, the Insurer may presume they have died as a result of Injury and may pay the Death Benefit of \$300,000.

Section B:
Weekly Benefits -
Injury

(Applicable to Salary/Wage
Earners only)

This section only applies to Volunteers who are employed outside of the Voluntary work for Council. In the event that a Volunteer of Council is Injured whilst in their capacity as a Council Volunteer and as a result cannot attend their normal course of employment and suffer a loss of income as a consequence, then this section will cover:

a. Total Disablement

- 100% of average weekly income up to a maximum of \$3,000 per week

b. Partial Disablement

- 75% of average weekly income up to a maximum of \$2,250 per week.

This benefit is payable up to a maximum of 156 Weeks (3 years) from date of Injury.

Section C: Injury Assistance Benefits

This section will cover 100% of actual non-medical related expenses incurred for home help, child-minding, home tutorial, travelling and the like up to a maximum of \$20,000 for a maximum of 26 weeks from the date the first expense was incurred.

If a benefit is paid for the above (payable event 1 or 2 as per the policy wording) an additional lump sum payment of \$500 for any one person may be claimed in accordance with the compensation table as described in the policy wording under Section C – Injury assistance benefits.

Section D: Non-Medicare Medical Expenses - What's covered?

The Policy will only reimburse for Non-Medicare medical expenses incurred as a result of an Injury which occurs while you're working in a Voluntary capacity for Council and providing services to an educational, religious, charitable, benevolent, sporting or youth organisation, directly or indirectly connected with or on behalf of Council, including while travelling directly to and/or from such voluntary work.

Section D: Non-Medicare Medical Expenses - What's not covered?

Any expenses incurred for which a Medicare benefit is payable:

- Any expenses incurred which are defined under the Prescribed Benefit Scheme (PBS) script
- No compensation will be paid for the difference between expenses incurred and the Medicare benefit (i.e. Medicare Gap is not provided).

The benefits in this section are to a maximum of \$20,000 per person.

Health Insurance Exclusions

The Insurer won't pay any benefits under any section of this Policy which:

- Are considered to be 'health insurance business' as defined in the Private Health Insurance Act 2007 (Cth) and its regulations; or
- The Insurer is prevented from paying under any law in any jurisdiction, including under the National Health Act 1953 (Cth) or the Health Insurance Act 1973 (Cth).



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