

## Insurance Part 3 - Voluntary Workers' Insurance\*

### VOLUNTARY WORKERS' INSURANCE

Most clubs ask members and friends to help out during meetings on the gates, working bees or looking after the canteen etc. Their time and labour is freely given to help the club. However, accidents do happen which can result in financial hardships for these workers.

CAMS has arranged a Voluntary Workers' policy under a scheme whereby the clubs can insure their voluntary workers against injury.

The policy is purchased for clubs on an annual basis (premium included in annual affiliation fee) and provides cover for all its voluntary workers whilst actually engaged in or travelling directly to and from unpaid voluntary work officially organised by and under the control of the club within Australia.

Voluntary Workers' Insurance is a no-fault policy, which means that you will be able to provide your voluntary workers with compensation should they become injured whilst performing unpaid voluntary work organised by the club without having to resort to legal help to obtain compensation from your Public Liability policy.

Voluntary workers' cover includes canteen staff, people engaged in working bees, gate keepers etc. Voluntary workers do not include officials such as flag marshals, who are covered by the CAMS Group Personal Accident Scheme. The benefits of the voluntary workers' insurance are:

#### Accident Only

- **Death:** \$65,000
- Benefit reduced for persons 75-80 years of age: \$10,000
- **Weekly Benefit:**
  - Temporary Total Disablement – wage earner's maximum weekly benefit \$500  
(Subject to maximum of 80% of salary)
  - Temporary Partial Disablement – maximum weekly benefit \$125
- **Benefit Period** 52 weeks
- **Excess** Nil

- **Emergency Home Help**  
Maximum weekly benefit (maximum 52 weeks) \$100
- **Student Tutorial Costs**  
Maximum weekly benefit (maximum 52 weeks) \$100
- **Funeral Expenses**  
Maximum benefit \$5,000
- **Emergency Transport**  
Maximum benefit \$5,000
- **Non-Medicare Medical Expenses**  
Maximum benefit (non-income earners only) \$5,000

### DEFINITIONS

#### Weekly Benefits (Applicable to Salary/Wage Earners Only)

The weekly benefit payable under the policy together with any other disability shall not exceed 80% of the insured person's earnings and shall be reduced by the amount of any weekly Workers' Compensation entitlement paid or payable, whether claimed or not.

Disablement benefits for any one injury shall be payable for the maximum period shown in the benefit period table above provided that the insured person remains disabled during that period.

The insurer's aggregate limit of liability of \$1,000,000, meaning that the total limit of liability for any one accident or series of accidents resulting from any one event is \$1,000,000

**Note:** Age limits are 12 to 80 years of age.

#### Administration

The club's secretary should establish and maintain a register of persons undertaking voluntary work on behalf of the club including relevant dates. In the event of a claim occurring, copies of information from the register are to be forwarded by the secretary together with claim details.

\* Premium is included in annual affiliation fee.