Local Community Insurance Services

ANNUAL POLICY

Voluntary Workers Personal Accident Insurance

Personal Accident - Voluntary Worker Insurance

Why is it important?

Creating events, setting up, packing up and doing the leg work to keep the organisation ticking your volunteers are gold.

Voluntary Workers Personal Accident Insurance is about protecting your fellow volunteers. Because accidents can happen to anyone, even in the most well-intentioned and organised situations.

This Insurance can help protect your organisation's volunteers by allowing for the payment of financial compensation for personal injury sustained when undertaking an activity on behalf of the group in an official capacity.

Some examples of who the Policy covers:

- Committee Members (as long as they are unpaid).
- Fundraising Officers (as long as they are unpaid).
- Volunteers acting on behalf of your group.
- Volunteers setting up at your event.
- Volunteers travelling directly to and from activities.

You should consider keeping a register of volunteers and when they are engaged in activities on your behalf.

Some examples of the activities the Policy covers:

- Setting up for an event.
- Serving tea and coffee.
- Selling or taking tickets at an event.
- Acting as an usher or information guide.

What activities will not be covered by the Policy:

- This Policy does not cover individuals not working in an official capacity on your behalf; coverage applies only during recognised volunteer work.
- It also excludes those engaged in performances, like choirs or theatre groups, as they are considered 'performers' and not volunteers.
  (You may contact us to enquire about performance cover.)
- Lastly, this Policy is for unpaid individuals only and does not cover paid employees of the group.

Please note, covers listed are subject to limits, sub-limits, endorsements and exclusions as described in the Policy Wording.

Features of Personal Accident - Voluntary Worker Insurance cover:

Below are some examples of covers provided by this Policy.

Loss of Income

Loss of income as a result of an illness or injury.

Full Benefits To 90

90+ receive Capital Benefit Sum Insured of $25,000.

No Waiting Periods

If something happens, you can get the support you need right away.

Australia Wide Cover

No matter where you're volunteering, you can be covered anywhere in Australia.

Need it now?

Get a quote and cover fast when you pay online with your credit card.

Trusted by over 10,000+

Our local team understand your risks and is here to support you.

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Like you, we're about community.

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If JLT cannot issue Insurance to you as an agent of an Insurer because the underwriting information you have provided means that the insurable risk falls outside of our Binding Authority, JLT can instead arrange your Insurance on the open market as your agent. In this instance, JLT will be acting in a dual capacity, as an agent for the Insurer in collecting the information and then as your agent in arranging the Insurance. JLT will also be acting in such a dual capacity in circumstances where you have obtained multiple Insurance policies through JLT, where some of those Policies have been issued by JLT as agent of an Insurer and others have been arranged by JLT as your agent. All Insurance cover is subject to the terms, conditions and exclusions of the applicable individual Policies. JLT cannot provide any assurance that Insurance can be obtained for any particular client or for any particular risk.

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JLT arrange Insurance and premium costs directly to not-for-profit clubs and community groups. Quotations, renewals and new business Policies are not to be accessed and resold by Insurance advisers or other Insurance intermediaries.

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