



# Volunteer Insurance Cover

Disaster Relief Australia (DRA) has a comprehensive Voluntary Workers' Personal Accident Policy cover. This is provided in partnership with Aon and covers all volunteers.

## Important note

It is illegal for insurance companies to cover medical items funded by Medicare. Insurers cannot cover Medicare gaps in payments e.g. If a GP charges \$100 for services and the medical schedule is \$75, there would be a \$25 gap. This is uninsurable. All medical costs must be recovered from all available sources (Medicare or health fund) before a claim can be made.

## Policy highlights

DRA volunteers are covered for the following:

- ◆ **Nil age limits** (must be able to follow instruction and work independently; for over 65s, home help is limited to 52 weeks)
- ◆ **\$10,000** funeral expenses
- ◆ **\$3,000** out of pocket reasonable and necessary expenses because of injury
- ◆ **\$15,000** home or car renovation/modification
- ◆ **\$10,000** professional and qualified financial planning advice following a claim
- ◆ **\$10,000** accommodation and transport expenses
- ◆ **\$15,000** non-Medicare medical expenses



# Policy detail

## Personal accident

- ◆ Geographical limits anywhere in Australia
- ◆ Death and capital benefits \$100,000
- ◆ Weekly benefit \$1,000
- ◆ Deferred period nil
- ◆ Benefit period maximum of 104 weeks (except medical)
- ◆ Aggregate limits of liability \$3,500,000

- ◆ Weekly benefit is payable when volunteers' income earned elsewhere is lost. If a volunteer does not earn a normal income, they cannot claim loss of income. They will instead be reimbursed the cost of:
  - Emergency home help – domestic assistance to help injured volunteer with domestic duties, with home help limited to \$250 per day for a maximum of 104 weeks
  - Student tutorial – tutor if volunteer is prevented by injury from attending classes at \$250 per day for a maximum of 104 weeks.

## For all volunteers the following additional benefits apply

- ◆ Fractured bones \$10,000
- ◆ Loss of teeth or dental procedures \$250
- ◆ Paraplegia or Quadriplegia: home or car renovations/modifications up to \$15,000
- ◆ Medical expenses (12 months from date of injury only and excluding costs wholly or partially covered by Medicare)
  - Up to \$15,000 per claim (Australian resident)
  - Up to \$7,500 per claim (Non- Australian resident)
- ◆ Emergency home help - injury that requires a volunteer to hire a person to assist with domestic duties. Home help limited to \$250 per day for a maximum 104 weeks
- ◆ Funeral expenses \$10,000
- ◆ Out of pocket expenses because of injury reasonably and necessarily incurred \$3,000
- ◆ Pharmaceutical expenses because of injury incurred. Only applies to pharmaceuticals acquired on the advice of a medical practitioner \$1,000
- ◆ Accidental HIV Infection \$30,000 of a positive diagnosis within 180 days of event
- ◆ Accommodation and transport expenses \$10,000
- ◆ Bed care \$50 per day
- ◆ Chauffeur services
- ◆ Childcare benefit \$5,000 to a max 15 days
- ◆ Coma benefit \$500 per week to a max 104 weeks
- ◆ Corporate image protection benefits \$15,000

- ◆ Dependent child supplement
  - Per child, max \$10,000
  - Per family \$30,000
- ◆ Disappearance 12 weeks
- ◆ Education fund benefit \$5,000
- ◆ Financial advice benefit \$10,000
- ◆ Funeral expense \$10,000
- ◆ Guaranteed payment: home and car modification expense \$15,000
- ◆ Non-Medicare medical expense:
  - For Australian residents \$15,000
  - For non-Australian residents \$7,500
- ◆ Orphan benefit:
  - Per child, max \$10,000
  - Per family \$30,000
- ◆ Out of pocket expenses \$3,000 (nil if Medicare applies)
- ◆ Premature birth/miscarriage \$5,000 prior 26 weeks of miscarriage
- ◆ Spouse/partner employment:
  - Training benefit \$10,000
  - Tuition or advice \$250 per day for a max of 104 weeks
- ◆ Unexpected membership benefit \$3,000 with a doctor certification that the disablement will exceed for a min 26 weeks
- ◆ Visitors benefit \$10,000
- ◆ Workplace assault benefit \$5,000

**Note:** these benefits are only covered at requirement of a medical practitioner.

