



INFORMATION SHEET

Nature of insurance cover for DEWNR volunteers & independent community groups

1. Volunteers working on behalf of DEWNR (i.e. direct volunteers such as Friends of Parks) can be insured through an agreement between the Department of Environment, Water and Natural Resources (DEWNR) and the State Government insurers (SAICORP).

Direct DEWNR volunteers who are working on behalf of and in partnership with DEWNR, are registered by staff through the application of the DEWNR *Volunteer Safety Framework*, once the activity has been endorsed by a DEWNR manager.

2. Identified community groups who have successfully registered for insurance with their regional NRM Boards (and SAICORP) are covered for public liability and for bodily injury or death where involved in activities working towards the improvement or sustainment of the natural assets of the region.

Regional staff provide a list of all relevant **independent community groups** to SAICORP each year to 'register' them. Independent groups are able to then apply to the regional NRM Board/DEWNR manager for 'one off' SAICORP insurance cover for a proposed activity.

3. Standard cover is provided to indemnify volunteers on the basis detailed below:

The provision of this cover represents government policy, but there is no contractual commitment entered into by the Government. Benefits for personal accident or injury are generally in line with the philosophy underlying the Workers Rehabilitation and Compensation Act but modified where appropriate to reflect the special circumstances of volunteers.

Benefits are paid on an out-of-pocket basis after other entitlements have been used. That is, volunteers are required to first claim on Medicare, private health cover, personal insurance, employment sick leave entitlements, compulsory third party bodily injury insurance, etc., and the Government then meets any non-recompensable expenditure with regard to:

- medical costs
- reasonable rehabilitation costs

No benefit is payable in respect to the gap between payments made by Medicare and charges incurred, which is a legislative requirement.

4. Lump sums for death or serious disability are paid on the same basis as the WorkCover schedule. Weekly income is paid to volunteers who can demonstrate a loss of income. Benefits take account of actual lost income up to the WorkCover ceiling of twice the State Average Weekly Earnings. For long-term incapacities, benefit reductions in line with WorkCover rules apply.

All benefits, except weekly income benefits for long-term incapacities, are payable regardless of age.

5. Any liability to a third party arising from the action or advice of a volunteer acting in accordance with agency instructions is treated as if the action or advice were that of an employee.
6. Paid employees of independent community groups are not covered under this insurance arrangement.
7. Volunteers in making a claim, should not indicate that this was a Workcover related claim/incident.

Any queries please contact the DEWNR regional volunteer coordinator/manager in your area.