

VOLUNTARY WORKERS INSURANCE

Insured Persons

Covering volunteers, mutual obligation people carrying out unpaid voluntary work on behalf of the insured organisation.

Interest Insured

Temporary total disablement, Permanent total Disablement or Death as a result of an Accident during Unpaid Voluntary Work performed on behalf of the insured and includes necessary direct travel to and from and during such Voluntary Work.

AGGREGATE LIMIT OF LIABILITY: \$1,000,000 (any one event/period of insurance)

AGE LIMIT: 12 to 85 years

Income Earners

WEEKLY BENEFIT: 100% of Earnings, to a maximum of \$1,000 per week (whichever is the lesser)
BENEFIT PERIOD: 104 weeks (52 weeks for persons over 65)
EXCLUDED PERIOD: 7 days

Non Income Earners

WEEKLY INJURY ASSISTANCE BENEFIT: 100% of Expenses to a maximum of \$1,000 per week (whichever is the lesser)
BENEFIT PERIOD: 104 weeks (52 weeks for persons over 65)
EXCLUDED PERIOD: 7 days

CAPITAL BENEFITS

\$100,000 (Event 1 to 17 only)
\$ 50,000 for persons over 65, Event 2 is replaced by Paraplegia and Quadriplegia
\$25,000 for persons under age 16 years

NON-MEDICARE MEDICAL EXPENSES

BENEFIT: 100% of Expenses up to a maximum of \$3,000
EXCESS: \$50 per claim

ADDITIONAL BENEFITS

Funeral Expenses \$5,000
Home/Car modifications \$5,000
Rehabilitation \$5,000

EXCLUDED CONDITIONS

Caused by arising from or in any way connected to the following activities, tree felling or lopping, welding, thermal or oxygen cutting or any flame heating related activities, or roof tiling, heavy manufacturing or heavy engineering, construction or building of any kind and heights on excess of 5 metres.

ADDITIONAL BENEFITS COVER - DEFINITIONS

REHABILITATION

The Insurer will reimburse the cost of professional assistance to assist the Insured Person to return to work, including occupational therapy, physiotherapy, counselling and specialist medical assistance up to \$5,000, but only if:

- I. The expenses are incurred while a weekly benefit is payable for the Insured Person's Total Disability that resulted from a sickness;
- II. The incurring of the expenses are in accordance with the recommendations of the Insured Person's medical Practitioner;
- III. The Insurer approves any expenses, at their discretion, in writing before they are incurred;
- IV. The expenses are not being reimbursed from elsewhere;
- V. The Insured Person agrees to the provision of the assistance for which the expenses are payable; and
- VI. The professional assistance is being provided by a person agreed by the Insurer.

FUNERAL EXPENSES: Included as a capital benefit, in the event of accidental death Event 1

Premium: \$18.00 per person with a minimum of \$200 per shed (includes Government Charges, GST and \$20.00 Broker Fee)