

Voluntary workers

Protects organisations, associations and businesses who rely on the generous work of volunteers to protect these individuals whilst they carry out their voluntary duties. Provides cover in case of accidental injury, accidental death, or permanent disability whilst a voluntary worker is carrying out their duties on behalf of the insured, including journey to and from voluntary work.



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At a glance

- Cover extends to all declared volunteers including board members and work experience students of the insured whilst undertaking unpaid voluntary work, including journey to and from voluntary work.
- Optional extension for worldwide coverage available
- Lump sum benefits and weekly injury benefit payable due to injury up to 104 weeks
- Class options available as follows:
 - Class 1** - Clerical duties (e.g. administration, office based activities, ticket selling)
 - Class 2** - Light manual duties (e.g. barbecues, cleaning, gardening)
 - Class 3** - Trade services (e.g. carpentry, plumbing, technicians)
 - Class 4** - Heavy manual labour (e.g. building construction, concreting, machine operators)
- Personal wellbeing and corporate protection benefits are automatically covered where applicable
- Non-medicare medical expenses available to voluntary workers payment providing services to an applicant who is:
 - An educational, religious, charitable or benevolent organisation
 - A voluntary organisation engaged in youth activities
 - While the person is travelling to or from the place where those services are provided; as defined under the Private Health Insurance Act 2007 (Cth)

Target market

Customers within the target market

Customers are within the target market if all the following conditions apply:

- ✓ Customers domiciled in Australia seeking cover for their volunteers in the event they suffer death and / or disablement due to injury

Customers not within the target market

Customers are not within the target market if any of the following conditions apply:

- ✗ Customers domiciled outside Australia and who do not have volunteers