

- have his/her confidential and personal information dealt with in accordance with privacy principles; and
- be provided with sufficient training to undertake volunteer activities.

VOLUNTEER RESPONSIBILITIES

Volunteers have a responsibility to work within the scope of activities authorised by the agency and consistent with the instructions provided by the agency.

Volunteers have a responsibility to act in a safe and responsible manner, taking into account occupational health and safety equipment and procedures.

MAKING A CLAIM

As soon as practicable after incurring the injury (and preferably on the same day), the volunteer should report the incident to his/her agency supervisor. The agency will assist the volunteer to complete a claim form, to be submitted to the Fund Administration Agent, Marsh Pty Ltd.

The volunteer should submit any medical certificates relating to the incident and/or written evidence of out-of-pocket expenses/disbursements incurred as a result of the incident, with the claim form.

For more information or advice in relation to personal accident benefits or making a claim contact the TRMF Unit on (03) 6233 3763 or Marsh on (03) 6331 4331.

LIABILITY COVER

Under the *Civil Liability Act 2002* individual volunteers acting in good faith are exempted from liability for his/her negligence while undertaking volunteer activities.

Agencies are provided with third party public liability cover with respect to claims arising from the negligent actions of authorised agency volunteers.

PROPERTY COVER

The TRMF does not provide cover to agencies for volunteers' personal property or private vehicles. Volunteers using their own vehicle while undertaking volunteer activities are responsible for insuring the vehicle.

Volunteers are responsible for the safety of their personal possessions while undertaking volunteer activities. The TRMF's public liability cover will respond, however, in circumstances where the volunteer's personal items are lost or damaged as a result of the negligent actions of an agency.

Tasmanian Risk Management Fund

Department of Treasury and Finance

21 Murray Street

Hobart, Tasmania 7000

t: 03 6233 3763 f: 03 6233 8834

e: trmf@treasury.tas.gov.au

www.treasury.tas.gov.au

TASMANIAN RISK MANAGEMENT FUND

Personal Accident Cover for Volunteers



PROTECTING OUR VOLUNTEERS

The Tasmanian Government recognises the valuable role that volunteers play in the community and assisting the Government in a range of activities.

The Tasmanian Risk Management Fund (TRMF) is the Tasmanian Government's self-insurance fund. Established in 1999, the TRMF is overseen by an inter-agency Steering Committee and administered by the TRMF Unit at the Department of Treasury and Finance.

The TRMF provides a whole-of-government approach to the treatment of all risks to which government agencies are exposed. This includes the provision of no-fault personal accident cover to agencies for authorised agency volunteers.

PERSONAL ACCIDENT COVER

Personal accident cover is designed to protect people who are not covered by workers' compensation (ie who are not employees of an agency) if they:

- suffer or aggravate an injury which arises out of, and in the course of, their assistance to the government, or
- contract a disease for which their assistance to the government was the major contributor.

Cover is provided to agencies for volunteers under their control. Factors evidencing control include:

- individual/group being appointed by the agency;
- existence of a high level of agency supervision over the activities of the group/individual; and
- agency having the power to dismiss the individual/group.

BENEFITS

Personal accident benefits are calculated in accordance with the *Workers Rehabilitation and Compensation Act 1988*, including:

- lump sum benefits (for death and permanent incapacity);
- weekly benefits (replacing loss of wage or salary); and
- other reasonable costs and expenses.

There is a **two-year limit** on the provision of personal accident benefits.

Cover **does not extend to:**

- costs and expenses recoverable from a private health insurer; or
- a Medicare benefit.

Persons who suffer an injury as a direct result of a motor vehicle accident will generally be eligible for no-fault benefits provided by the Motor Accidents Insurance Board (MAIB). As a result, the TRMF does not provide cover for volunteers who suffer

personal injury as a direct result of a motor vehicle accident.

Benefits are not provided where a volunteer acts outside the scope of activities authorised by the agency, or is affected by alcohol/other drugs at the time of the incident.

VOLUNTEER RIGHTS

Volunteers have the right to:

- undertake activities in a healthy and safe environment;
- be treated in accordance with principles of equal opportunity and anti-discrimination legislation;
- be adequately covered by insurance;
- be given accurate and truthful information about the agency for which they are undertaking activities;
- be given a copy of the agency's volunteer policy and any other policy that affects their volunteer activity;
- have a description of the voluntary activity and agreed activity hours;
- have access to grievance procedures;
- be provided with orientation to the agency;