

COVER FOR  
AGENCY VOLUNTEERS

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## PROTECTING AGENCY VOLUNTEERS

The insurable risks of Tasmanian Government agencies are covered by the Tasmanian Risk Management Fund; the State Government's self-insurance arrangement. This includes the provision of cover to, or in respect of, authorised agency volunteers providing assistance to government agencies.

Further information about the Fund is available at [www.treasury.tas.gov.au/trmf](http://www.treasury.tas.gov.au/trmf)

## PERSONAL ACCIDENT COVER

No-fault cover for personal injury is provided to agencies to protect certain people, such as volunteers under the direct control of an agency, who are not covered by workers' compensation (ie who are not employees of an agency) if they:

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

## Benefits

Personal accident cover includes the reimbursement of reasonable expenses and the payment of benefits equivalent to benefits payable under the *Workers Rehabilitation and Compensation Act 1988*.

There is a **two-year limit** on the reimbursement of reasonable expenses (medical, hospital, ancillary, out-of-pockets etc) and payment of benefits. The reimbursement of reasonable expenses **does not** extend to costs that are recoverable under Medicare or private health insurance.

## Exclusions

Personal accident cover is not provided in circumstances where workers' compensation would not apply to an employee in the same circumstances.

In addition, personal accident cover is not provided in circumstances where a volunteer:

- is involved in a motor vehicle accident; or
- acts outside the scope of the activities authorised by the agency, or contrary to its instructions; or
- is affected by alcohol /other drugs at the time of the incident; or
- the personal injury occurs during time off – even if this has been sanctioned by a relevant officer or authorised representative.

## 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.

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

## LIABILITY AND PROPERTY COVER

State Government agencies are covered for third party public liability where the agency is found to be legally liable for the actions of volunteers engaged in authorised activities.

Insurance for the personal property of volunteers is the volunteer's responsibility.

However, the Government's liability cover will respond in circumstances where the volunteer's personal items are lost or damaged as a result of the negligent actions of an agency.