



Voluntary Workers Claims Scenarios

Profile

A local sporting club purchased a policy to cover their Volunteers throughout the year to assist with organising events, fundraisers, and the club canteen.

Background

A 45 year old volunteer with a part time job, was volunteering when they tripped and fell heavily on their face, knees, and hands.

Outcome

The insured person suffered facial bruising, sore teeth and a cut and bruised shoulder and knee.

It was determined that the Volunteer was eligible to claim for weekly benefits of \$1,000 per week (after serving the seven (7) day excess) whilst they were unable to work.

The Volunteer was also able to claim the Non Medicare Medical Expenses benefit whilst injured, including a dental consultation, bandages, and topical creams.

Weekly Benefits were paid for two months, by which time the Volunteer had fully recovered from their injuries and were able to return to their job.

Response

Section 2 - Weekly Benefits – Injury and Section 5 - Additional Benefits - Non Medicare Medical Expenses.

The insured person also submitted doctor receipts for consultations. However, these were not covered as they include a Medicare component. The receipts stated they were for Workers Compensation.

Partial Payment: \$8,500

Profile

National Park took out a Voluntary Workers policy to cover their volunteers throughout the year.

Background

Whilst participating in a bush regeneration project, a Volunteer tripped and fell, fracturing multiple ribs.

Outcome

The Policy paid Weekly Injury Benefits of \$780 per week for 2 weeks whilst the Volunteer was unable to work. Partial Benefits were paid for a further 6 weeks whilst the Volunteer returned to their job in a reduced capacity.

The Policy also covered taxi fares to and from work whilst the Volunteer was injured and unable to drive.

Response

Section 2 - Weekly Benefits – Injury and Section 5 - Additional Benefits - Transport to and from work benefit.

Partial Payment: \$4,160

Profile

A University took out a Voluntary Workers Policy to cover their Volunteers throughout the year.

Background

A 26 year old student with a part time job, was volunteering at the University Open Day when they fell in a pot hole and broke their ankle.

Weekly Benefits were ceased after 2 months, by which time the Volunteer had fully recovered from their injuries and were able to return to their job.

Response

Section 2 - Weekly Benefits - Injury and Section 5 - Additional Benefits - Non Medicare Medical Expenses.

Partial Payment: \$4,000

Outcome

It was determined that the Volunteer was eligible to claim for weekly benefits of \$500 per week (after serving the 7 day excess) whilst he was unable to work.

The Volunteer was also able to claim the Non Medicare Medical Expenses benefit whilst injured, including hiring crutches, physio costs and bandages.

Voluntary Workers Declined Claims Scenarios

Profile

A church purchased a Voluntary Workers Policy to cover their congregation whilst cleaning, organising fetes, running Sunday school, and generally assisting the pastor.

Background

A 76 year old retiree was volunteering when they suddenly became ill. An ambulance was called, and the insured person was taken to hospital.

Response

Declined claim due to:

- No cover under the policy for any form of sickness; and
- The ambulance trip did not result from an accidental injury.

Outcome

The diagnosis was pneumonia and as the ambulance trip did not result from an accidental injury, there was no cover under the policy.

Profile

A mobile petting zoo business purchased a policy to cover their Volunteers throughout the year.

Background

A student was volunteering with her mum in the petting zoo when she tripped and injured her wrist whilst carrying animal feed.

Response

Declined claim due to not meeting the definition of voluntary work under the policy:

- Voluntary work does not include where the insured person has direct familial relationship with the insured.

Outcome

The insured submitted a claim under Section 5 – Additional Benefits – Non Medicare Medical Expenses. It was further noted that the insured person was a niece of the owner of the petting farm and was lending a hand due to a shortage of workers and volunteers.

Profile

A local power company purchased a Voluntary Workers Policy to cover their work experience students throughout the year. The client had taken up the option to include "Work Experience Students" as insured persons.

Background

A 22 year old was working in the archive room and lifting boxes when they strained their back. The insured person's medical notes also noted that they were diagnosed with Costovertebral Joint Sprain/Disorder the prior year.

Outcome

The insured submitted a claim under Section 5 – Additional Benefits – Non Medicare Medical Expenses. The broker advised the claims handler that the insured person was the son of the Director of the company and was not registered or enrolled at any education or training institution.

Response

Declined claim due to not meeting the definition under the policy for work experience and work experience student:

- **work experience** means work undertaken on behalf of the insured for a defined period that is voluntary. Such work must be arranged in conjunction with an educational, training, or similar institution for the purpose of that person gaining employment experience or developing practical skills.
- **work experience student** means a person who is enrolled in an educational, training, or similar institution and is participating in work experience and is not an employee of the insured.

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