



Voluntary Workers Claims Examples



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.

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.

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.

Payment: \$4,000.

Profile

A local Charity took out a Voluntary Workers Policy to cover their volunteers throughout the year.

Background

Whilst participating in the annual Charity door knock appeal, a Volunteer was hit by a car whilst crossing the street.

Outcome

The Volunteer passed away as a result of their injuries.

Section 1 of the Policy was triggered and, after receipt of the death certificate and coroners report, the Policy paid \$100,000 to the Volunteers estate.

Response

Section 1 - Lump Sum Benefits - Accidental Death - Event 1.

Payment: \$100,000.

Profile

A local Church took out a Voluntary Workers Policy to cover their volunteers.

Background

Whilst preparing tea for visitors, a Volunteer suffered serious burns to their hands and arms.

Outcome

Section 5 of the policy was triggered for ambulance expenses, bandages and medication for the burns. The

Policy also paid for domestic home help for the Volunteer whilst she was incapacitated at home for 3 weeks.

Response

Section 5 – Additional Benefits under the policy – Non Medicare Medical Expenses

Payment: \$1,200.

Profile

An Events Company took out a Voluntary Workers policy to cover volunteers at their various events throughout the year.

Background

Whilst volunteering at a running festival the Insured had organised, a Personal Trainer tripped over a brick step and sustained lacerations to their chin and fractured 3 teeth.

Outcome

As a result of their injuries, the Volunteer required stitches to their chin and surgery to fix their broken teeth.

The policy paid a lump sum benefit for dental benefits and non Medicare medical expenses for the dental services.

Response

Section 4 – Dental Benefits – Injury and Section 5 – Additional Benefits – Non Medicare Medical Expenses.

Payment: \$900.

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.

Payment: \$4,160.