



VOLUNTARY WORKERS FAQ

What are the 3 main sections of cover?

1. **Lump Sum Benefit for accidental death** and disablement caused by an accidental injury
2. **Weekly Injury Benefits** to cover an insured person's weekly salary when they are unable to work due to an accidental injury suffered during an insured event.
3. **Additional Benefits**
 - a. **Non Medicare Medical Expenses**
 - cover for medical expenses not covered under Medicare such as physio, dental, private health fund excess, prescriptions, bandages
 - b. **Domestic Home Help** for non income earners
 - covering external home help and child minding
 - c. **Student Education Assistance** for non income earners - available to students for tutorial services when they are unable to attend scheduled classes
 - d. **Transport to and from work** - covering the cost of transportation to and from employment up to \$25 per day for 12 weeks
 - e. **Re-imbursment of professional or membership fees** - covering reimbursement for 2 memberships up to \$250 each
 - f. **Escalation benefit** - inflationary increase to weekly benefits after 12 months by 5% per annum
 - g. **Return to Work Assistance** - cover for return to work programs, retraining and rehabilitation
 - h. **12 weeks guaranteed payment**
 - upfront payment of 12 weeks of weekly benefits if a Doctor certifies the insured person will be disabled for a minimum of 26 weeks
 - i. **Exposure to the elements** - lump sum benefit if an insured person dies due to exposure
 - j. **Disappearance** - lump sum benefit if an insured person disappears from a conveyance and is deemed to have died from an accidental death
 - k. **Funeral Expenses** - lump sum benefit if an insured person suffers an accidental death
 - l. **Modification Expenses** - lump sum benefit if an insured person suffers an injury and requires modifications to their home, work or motor vehicle or relocating to a suitable home
 - m. **Bed Care Benefit** - cover if an insured person is suffering from any of the covered benefits and is confined to bed for a period in excess of 48 hours

If an insured person does not have a paid job, are they still entitled to weekly benefits?

Weekly benefits for injury are payable on the past earnings as certified by tax returns submitted to the ATO. If an insured person is not currently employed, there is no cover for weekly injury benefits under the policy.

Insured persons who are not undertaking paid employment at the time of the accidental injury, are still eligible to claim under the additional benefits section of the policy for ongoing costs associated with their disablement.





Do we cover the gap for Medicare?

General insurers in Australia are not able to cover the Medicare 'gap'. The policy does cover medical expenses which do not have a Medicare component under Additional benefits e.g. physio, dental, private health insurance excess, topical creams, bandages, crutches.

When are volunteers covered under the policy?

Volunteers are covered when providing services, without payment, to an independent organisation and undertaken to benefit the community for no financial payment. Cover also includes direct travel to and from the insured volunteering activities.

Are weekly sickness benefits included for volunteers?

No, we only provide weekly benefits in relation to accidental injury.

What is the age limit under the policy?

Up to 85 years.

Higher age limits are underwritten through the branch.

What is the maximum number of volunteers which can go through the WebRater?

300. Higher numbers are underwritten through the branch.

Who can buy Voluntary Workers Personal Accident Cover?

Voluntary workers personal accident cover is specifically designed to cover persons who are undertaking unpaid work by giving their time willingly for the common good and without financial gain. Commonly purchased by not for profit organisations, voluntary workers personal accident insurance can also be purchased by organisations such as schools, churches, sporting associations, clubs and all other entities.

Who cannot purchase Voluntary Workers Personal Accident Cover from DUAL?

Voluntary work does not include:

- i. internships, work experience or work for the dole or similar programs;
- ii. tasks undertaken as part of a family obligation; or
- iii. where the insured person has direct familial relationship with the insured.

DUAL often receive requests for cover from are family owned construction companies, owner builders and sole traders who request cover for family members who are undertaking unpaid work.

DUAL do not cover family members and friends whilst participating in unpaid work under the DUAL policy.

Work Experience Students

DUAL offer cover for work experience students via WebRater.

DUAL cover persons undertaking work experience on behalf of the insured for a defined period that is voluntary.

The work experience 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.

