

## **Nature of independent community group insurance cover**

Volunteers of independent community groups and individual volunteers working in natural resource management can be insured through an agreement between the Murraylands and Riverland Landscape Board (the Board), the Department for Environment and Water (DEW) and the State Government insurers (SAFA). Identified community groups who have successfully registered for insurance with the Board are covered for public liability and for bodily injury or death where involved in activities working towards the improvement or sustainment of the natural assets of the region.

Whilst you've been extended the benefits of Government insurance cover we remind you any occupational health and safety requirements remain the responsibility of your group.

Uniform cover is provided to indemnify volunteers on the basis detailed below:

The provision of this cover represents government policy, but there is no contractual commitment entered into by the Government. Benefits for personal accident or injury are generally in line with the philosophy underlying the Workers Rehabilitation and Compensation Act but modified where appropriate to reflect the special circumstances of volunteers.

Benefits are paid on an out-of-pocket basis after other entitlements have been used. That is, volunteers are required to first claim on Medicare, private health cover, personal insurance, superannuation, employment sick leave entitlements, compulsory third party bodily injury insurance, etc., and the Government then meets any non-recompensable expenditure with regard to:

- medical costs
- reasonable rehabilitation costs

No benefit is payable in respect to the gap between payment made by Medicare and charges incurred.

Lump sums for death or serious disability are paid on the same basis as the WorkCover schedule. Weekly income is paid to volunteers who can demonstrate a loss of income. Benefits take account of actual lost income up to the WorkCover ceiling of twice the State Average Weekly Earnings. For long-term incapacities, benefit reductions in line with WorkCover rules apply.

All benefits, except weekly income benefits for long-term incapacities, are payable regardless of age.

Any liability to a third party arising from the action or advice of a volunteer acting in accordance with agency instructions is treated as if the action or advice were that of an employee.

**Paid employees of independent community groups are not covered under this insurance arrangement.**

For more detailed information please contact the Murray Bridge office on 8532 9100 or Berri office on 8580 1800 or email [volunteers.mrlb@sa.gov.au](mailto:volunteers.mrlb@sa.gov.au)