Volunteer Insurance

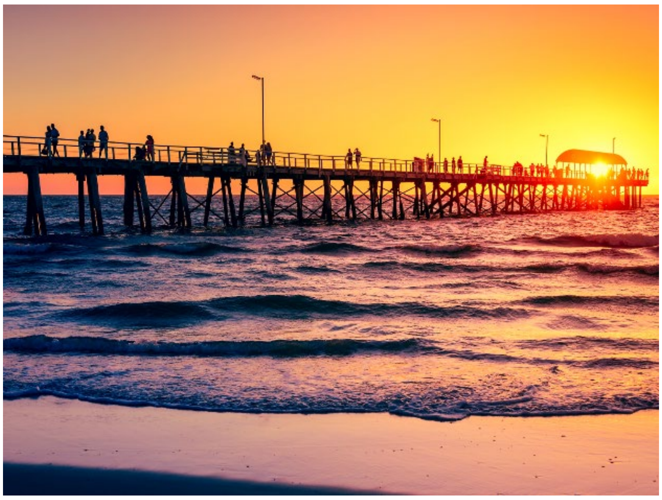
Volunteers provide services of their own free will and without financial gain and participate in services or events organised or sanctioned by a public sector agency.

Individuals undertaking work experience are NOT considered volunteers to Government.

As volunteers are not employees, specific cover is provided by SAFA to agencies who use the services of volunteers.

Cover for volunteers under the SAFA Agency Agreement includes:

- **Personal Accident Cover**
- **Liability Cover**



What to do in the event of a claim

- Make sure the volunteer is safe and has the appropriate medical assistance.
- Fill out any incident report of the accident/incident.
- Report to SAFA via email or phone, as soon as possible after the incident.
- If the claim is for Personal Accident, the volunteer will need to provide details of the incident, medical treatment, supply medical certificates if necessary and substantiation of fees/out of pocket expenses.
- Depending on your cover with SAFA, your agency deductible may apply to each claim.
- Liability claims should be referred to SAFA where specific advice will be provided in respect of management of the claim.

Personal Accident Cover

What is covered?

- The amount payable will reflect and be equivalent to the benefits that would have been payable to your volunteer under the *Return to Work Act 2014 (SA)* (the RTW Act).
- Weekly income is paid where a loss of income can be demonstrated, and then only up to the RTW Act ceiling.
- For long-term incapacities, benefit reductions in line with the RTW Act apply.
- Lump sums for death and serious disability are paid on the same basis as the RTW Act schedule.
- Non-Medicare medical expenses incurred will be payable as set out in the Personal Accident Cover for Your Volunteers section of the SAFA Agency Agreement.
- The amount of any benefit payable will take into account any benefits available to the volunteer under any private health insurance fund and will be less amounts recovered from that fund.
- No benefit is payable in respect of the Medicare gap between payments made by Medicare and charges incurred.

What is not covered?

- Claims following a bodily injury or death, if the injury is wholly or principally attributable to:
  - serious and willful misconduct on the part of the volunteer; or
  - the influence of alcohol or a drug voluntarily consumed by the volunteer (other than a drug lawfully obtained and consumed in a reasonable quantity).
- Claims involving vehicle accidents that occur between home and the place of work.

Liability Cover

What is covered?

- Volunteers are covered in respect of civil liability as set out in the *Volunteers Protection Act 2001 (SA)*.
- Under this Act, a volunteer's liability attaches to the public sector agency on whose behalf the volunteer is working.

What is not covered?

- A liability for defamation.
- A liability that falls within the ambit of a scheme of compulsory third-party motor vehicle insurance.
- Claims where the volunteer's ability to carry out the work properly was, at the relevant time, significantly impaired by way of a recreational drug (this includes alcohol).
- Claims where the volunteer was acting, and knew or ought to have known that he or she was acting, outside the scope of the activities authorised by the public sector agency.

Frequently Asked Questions

What should an injured volunteer do immediately following an incident?

A volunteer should seek medical assistance immediately after any injury/incident. The volunteer will be required to complete an incident report and submit this to their manager/supervisor as soon as possible.

A designated agency contact will report the incident/claim to SAFA with a copy of the incident report and volunteer's contact details. SAFA will make direct contact with the volunteer to explain the claims process and manage the claim.

SAFA may request any additional information to support its assessment of a claim, such as private health insurance, a doctor's report, medical certificates, medical receipts, and payslips for loss of income claims.

What out of pocket costs are covered by SAFA?

Medical Costs

Volunteers can make a claim for non-Medicare medical expenses incurred within 12 months of the relevant injury.

Payment of any benefit will be less any amount paid to the volunteer by their private health insurance fund.

Cover includes expenses paid for doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:

- Medical;
- Surgical;
- X-ray;
- Chiropractic;
- Osteopathic;
- Physiotherapy;
- Hospitalisation; and
- Nursing.

Cover excludes:

- Dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the relevant injury; and
- Services for which the volunteer is eligible to receive Medicare benefits (see further explanation below)

Economic loss

- Volunteers can make a claim for loss of income up to the maximum benefit payable under the *Return to Work Act 2014* (RTW Act) – or equivalent RTW Act at the time of the injury.
- Any loss of income claimed must be supported by evidence including payslips or income statements and a medical certificate. The amount payable is also adjusted based on any income received during the period claimed, for example, if you are able to return to part time work or in a reduced capacity.

Why can't SAFA pay volunteers for the Medicare "gap"?

Pursuant to Section 126 of the *Health Insurance Act 1973* [Cth] insurers (including SAFA) are prevented from covering any medical expenses which have wholly or partly been covered by Medicare. This includes any "gap" between the Medicare component and the actual fee charged.

Example: Where a person is injured as a volunteer, they can claim Medicare reimbursement, but if the costs are beyond that which is prescribed by Medicare, an insurer cannot, in accordance with the Act, cover the gap between the Medicare payment and the actual fee incurred for the medical item.

> Medicare "gap" – A volunteer pays $80 for a GP visit and receives a Medicare rebate of $30. **SAFA is unable to reimburse the gap of $50 to the volunteer.**
>
> Private Health Insurance – A volunteer pays $1,200 for an ambulance fee and receives reimburse of $1,000 from their Private Health Insurer. **SAFA can reimburse the gap of $200 to the volunteer.**

Should a volunteer pay for expenses upfront or do they need SAFA's approval?

As the volunteer cover for medical costs does not cover all types of expenses and treatments, it is advisable to obtain SAFA's approval (where reasonably practical) before incurring costs. This will ensure there is confirmation as to whether expenses will or will not be covered.

SAFA understands, however, that prior approval may not always be practical, and in the event emergency treatment is required, some providers may require immediate payment. In this case, expenses can be considered for reimbursement by SAFA provided they are supported by evidence (i.e. invoice, receipt, medical reports) and are included costs provided under the volunteer cover.

It is important, where possible, to give SAFA as much notice as possible prior to an appointment if you would like an assurance that the costs incurred will be paid by SAFA. Arrangements can be made for the cost of treatment to be invoiced directly to SAFA, where agreed prior.

Will an ambulance bill be covered?

In the event the cost of an ambulance is not covered under private health insurance or specific ambulance cover policy, SAFA will reimburse the cost to the volunteer.

What if a volunteer requires longer term treatment and cannot pay for this?

The volunteer should contact the SAFA claims officer to discuss the options available, as these circumstances are managed on a case-by-case basis.

It may be necessary for SAFA to obtain a report from the volunteer's medical provider to understand the recommended future treatment and to establish an agreement with the provider to invoice SAFA directly for the cost of treatment.

Who ultimately determines what is covered and is not covered under a claim?

Payment of any amount under the cover provided is at the final discretion of SAFA.

Where can volunteers find additional information?

Additional information can be found in the SAFA Agency Agreement issued to your agency, and via the following resources:

- **Guideline of the Commissioner for Public Employment – Volunteers**
- **Volunteers Protection Act 2001**
- **Claims information for Government Agency Volunteers**

Last updated: June 2023