This guide is provided to assist volunteer coordinators in understanding the insurance cover which is in place for volunteers providing services whilst under the direction or control of the University.

Legal & Risk
Division of Services & Resources
Named Insured: The University of Adelaide
Expiry Date: 31 December 2013

What is a volunteer?
Volunteers are people who are engaged in unpaid voluntary activities organised by, and authorised by the University, for the benefit of the University.

Scope of Cover
This insurance policy has world-wide coverage and is available to;

- volunteers within Australia;
- volunteers travelling outside the Australian Jurisdiction; and
- volunteers who reside permanently offshore.

While they are volunteering, volunteers are provided with;

- **Personal Accident Insurance**
  Volunteers are provided with basic Personal Accident Cover. There is however, an age limitation of 85 years.

- **Public Liability Insurance**
  This insurance provides volunteers with indemnity for actions or omissions on their part during activities associated with their University volunteer role, which results in a loss, damage or injury to a third party. Volunteers will *only* be indemnified providing that there is no criminal intent on their part.

- **Professional Indemnity Insurance**
  In very limited circumstances, this insurance provides indemnity to volunteers providing professional advice to a third party as part of their University volunteer activities which results in a loss, damage or injury to that third party arising as a consequence of the advice provided. Volunteers will *only* be indemnified providing that there is no criminal intent on their part.

- **Travel Insurance** for approved University travel.

For more information contact Legal & Risk

Joe Di Pinto (Manager Insurance)
joseph.dipinto@adelaide.edu.au
08 8313 4635

Tom Pontt (Insurance Officer)
thomas.pontt@adelaide.edu.au
08 8313 3878

Insurance Office
G12 Mitchell Building
08 8313 4539

Volunteer Personal Accident
Attention: Mr J Di Pinto

To Whom It May Concern,

MEMORANDUM OF INSURANCE

This Memorandum is to confirm that, as the appointed insurance broker to The University of Adelaide, the following contract of insurance has been arranged as at the date of this Memorandum.

CLASS OF INSURANCE: Group Personal Accident - Voluntary Workers

INSURED: The University of Adelaide and its Controlled Entities, Associated Entities and Businesses

PERIOD OF INSURANCE: From: 31 December 2012 to: 4:00pm 31 December 2013

INTEREST INSURED: All persons performing Voluntary Work for the University subject to limits in regard to Death and Capital Benefits commencing at $100,000, Weekly accident benefit $600 subject to 85% of earnings. Subject to lesser limits where applicable

SITUATION Anywhere in Australia

INSURER: Ace Insurance Limited

POLICY NO: 03PO005475

INTERESTED PARTY: Various parties as declared from time to time but in all aspects limited to workers under the age of 85 years

**IMPORTANT NOTICE**
This Memorandum is issued as a matter of information only and does not confer any rights upon the Memorandum holder. This Memorandum does not alter or override the terms and conditions of the contract of insurance. You must consult the policy wording for the terms, conditions and exclusions of the contract of insurance.

Issued on 31 December 2012
By GALLAGHER AUSTRALIA
A Division of Arthur J. Gallagher (Aus) Pty Ltd

David Clarke
Client Manager - Corporate