

VOLUNTEERS GUIDE

This guide outlines the insurance available to volunteers participating in University approved voluntary and unpaid activities.

Pre-conditions to insurance cover

- Volunteers should be registered with the External Relations Portfolio.
- Cover only applies to events officially organised by and under the control of the University, and volunteer activities undertaken with the knowledge and approval of the University (“approved voluntary activities”).

Scope of insurance cover

The University has a number of policies to protect volunteers participating in approved voluntary activities. The policies cover volunteers in Australia and volunteers living and travelling overseas.

- **Personal Accident Insurance**

Volunteers up to age 85 are provided with Personal Accident Cover.

Volunteers between the ages of 85 and 90 years are eligible for *limited benefits* under the Personal Accident Cover.

Personal Accident Cover includes necessary travel to and from voluntary work.

Non-Medicare medical expenses will be paid up to a maximum of \$5k.

Medicare-related expenses (including the Medicare gap) cannot be claimed under this policy.

- **Public Liability Insurance**

Volunteers are provided with public liability insurance to cover any negligent actions or omissions that occur during approved activities associated with their University volunteer role, which results in a loss, damage or injury to a third party.

- **Professional Indemnity Insurance**

In limited circumstances, volunteers are provided with professional indemnity insurance to cover professional advice given to a third party as part of their approved voluntary activities, which results in a loss, damage or injury to a third party arising from the advice provided.

- **Travel Insurance for approved University travel**

Insurance is provided to University of Adelaide volunteers whose travel has been approved by their volunteer coordinator.

For more information contact the Legal & Risk Branch

- Email: helpdesklegal@adelaide.edu.au
- Telephone: (08) 8313 4539