

Voluntary Workers Personal Accident

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What is it?

Aon has been working with Not-for-Profit organisations in Australia for over 30 years and have developed a Not-for-Profit Voluntary Workers Personal Accident policy.

This can help cover volunteers, work experience, work for the dole & Centre Link mutual obligation. Covering people carrying out activities on behalf & at the direction of the Insured including direct travel to & from the voluntary activity, for accidental injury or death.

Policy Highlights

- Wording tailored specifically for Not-for-Profits
- Nil age limits (Must be able to follow instruction and work independently. Home Help limited to 52 weeks for those over the age of 65)
- \$10,000 Funeral Expenses
- \$3,000 Out of pocket expenses due to an injury reasonably and necessarily incurred
- \$15,000 Home or car renovation/modification
- \$10,000 Professional financial planning advice provided by a qualified financial planner following a claim
- \$10,000 Accommodation & Transport Expenses
- \$15,000 Non Medicare Medical Expenses*

Example Exposures

If a volunteer is accidentally injured and becomes permanently disabled, they will be paid death & capital benefit as per your sum insured. If a Volunteer trips and breaks a leg, they can claim Non-Medicare Medical Expenses, up to \$10,000.

If the volunteer is injured and cannot work they'll be paid a weekly benefit including home help and tutoring.

How can I organise this cover?

Contact your Aon Insurance Broker directly or contact the Not-for-Profit Team and we'll be able to assist with a quote.

1800 123 266

or email us on
au.nfp@aon.com

* Under Federal Legislation it is illegal for insurance companies to cover those medical items that would or should have been covered by Medicare. This means insurers cannot cover Medicare gaps in payments, eg. if a GP charges \$100 for their service & the medical scheduled fee is \$75. This would leave a \$25 gap which is uninsurable.

This is a summary of cover only and does not represent the full intent of the policy, please refer to your policy wording and policy schedule for full terms, conditions, exclusions and special endorsements.