

Answering your questions about...

Voluntary workers insurance*

Who does 'volunteer insurance' cover?

The Anglican Diocese of Canberra and Goulburn has an insurance policy that covers voluntary workers between the ages of 7 and 95 years. They must be engaged in, or in necessary direct travel to and from, voluntary work that is officially organised by and under the control of the Diocese. In this sense, our ministry units represent the 'Diocese'.

What happens if there is an injury?

If a person is injured, once first aid responses have been attended to, the procedure is then to complete an incident report at www.anglicancg.org.au which alerts ADS Risk and Compliance who will be your contact for any insurance claim. They will guide you each through each step.

The injured person should:

- Follow medical advice from a legally qualified and registered medical practitioner as soon as possible after sustaining the injury.
- Complete the relevant Claim Form and forward it to the insurer without delay.
- Undergo any medical examination by a doctor appointed by the insurer if required.
- Provide the insurer with any additional information which they may require about the claim e.g. doctors' report.
- When lodging a claim, advise the insurer of any other insurance that may cover the same injury.

Will all expenses be covered?

Due to legislation, insurers are prevented from covering any out of hospital expenses that have a Medicare component. This includes any "gap" between the Medicare component and the actual fee charged, so there is no coverage under the policy for any government Medicare related gap.

What expenses are covered by this policy?

All non-Medicare items, such as dental, ambulance, physiotherapy, chiropractic etc, are claimable under the Voluntary Workers policy. If the injured person is the holder of private health insurance and claims against this, they must advise that they have done so and they may submit a claim for this "gap" under the Voluntary Workers policy.

Are there any limitations?

Those over the age of 75 and under the age of 95 are only eligible for cover of Funeral Expenses, Emergency Home Help and Non-Medicare Medical Expenses. For Non-Medicare medical expenses the maximum amount payable is \$10,000.

What if I don't have private health insurance?

Regardless of whether someone has private health insurance or not, the above procedures should be followed and the relevant expenses paid, claim forms completed and receipts submitted on completion of treatment.

**For a complete description of Anglican Insurance and Risk Services policies, contact ADS Risk and Compliance on 02 6245 7126 or go to www.anglicancg.org.au to find out more. Our team is available to assist you to manage any insurance issue or claim*