

Uniting Church in Australia Qld Synod

Voluntary Workers Personal Accident Insurance Overview



February 2026

AON

What does this Insurance provide cover for?

This cover is to insure your volunteers whilst carrying out voluntary work on behalf of Uniting Church in Australia Queensland Synod.

Scope of Cover Categories

- A. Cover shall apply whilst engaged in voluntary work on behalf of the Uniting Church in Australia Queensland Synod and travel to and from such voluntary work. The cover also includes men's shed activities.
- B. Whilst engaged on any authorised business activities on behalf of Uniting Church in Australia Queensland Synod, including necessary direct travel to and from such activities
- C. Cover applies whilst engaged in authorised activities of Uniting Church in Australia Queensland Synod, including all authorised interviews or training sessions with the Policyholder or designated employer, work for Homeowners and general maintenance, and Work Experience opportunities, including direct travel to and from such activities.

Situation

Anywhere in the Commonwealth of Australia.

Age Limits

7 to 95 years of age
Please note cover is limited for those aged seventy-five (75) years or over

Summary of Benefits

Category	Part A - Lump Sum Benefits	
A,B,C	Event 1 - Accidental Death	\$250,000
A,B,C	Events 2-25	\$250,000

Category	Part B - Bodily Injury Benefits	
A	Resulting in surgery - \$2,000	
B,C	\$0	

Category	Part B - Weekly Benefits Bodily Injury	% of Salary - Part B	Excess Period (Days) – Part B
A,B	\$500 x 104 weeks	100%	7 days
C	0 x 0 weeks	0%	0 days

Category	Part D Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits	Part E – Loss of Teeth or Dental Procedures – Limit per tooth
A,B,C	\$5,000	\$2,000	\$250

Category	Bed Care	Chauffeur Services	Corporate Image Protection
A,B,C	Weekly benefit: \$500 Maximum weeks: 26	\$2,500	\$15,000

Category	Emergency Home Help -	Home/Car Modification Expenses
A,B,C	Weekly benefit: \$500 Maximum weeks: 26	\$10,000

Category	Non-Medicare Medical Expenses	Student Tutorial Expenses -
A,B,C	Sum Insured: \$5,000 Excess: \$50	Sum Insured Weekly: \$500 x 26 weeks Excess 7 days

Category	Tuition or Advice Expenses	Funeral Expenses
A,B,C	Per month: \$750 Maximum number of months: 6	\$7,500

Insured Classification & Benefits Claimable

	Aged up to 75 Years	Aged 75 to 80 Years	Aged 80 to 90 Years	Aged 90 Years or over
Part A - Lump Sum Benefits (Events 1 - 19)		Limited to \$250,000	Limited to \$100,000	Limited to \$25,000
Part A - Permanent Total Disablement (Event 2)		Limited to \$250,000	Limited to \$100,000	x
Part A - Permanent partial disablement not otherwise provided for under Events 2 to 24 inclusive. (Event 25)		x	x	x
Part B: Bodily Injury Benefits (Event 26)		x	x	x
Part B: Weekly Benefits – Bodily Injury (Events 31-32)		x	x	x
Part C: Sickness Benefits	For those aged Up to 75, full benefits apply as laid out in the previous 'Summary of Benefits' page	N/a	N/a	N/a
Part D – Fractured Bones (Events 39-48)		✓	✓	✓
Part E – Loss of Teeth or Dental Procedures (Events 49 – 50)		✓	✓	✓
Accidental HIV Infection Benefit		✓	✓	✓
Accommodation and Transport Expenses – Hospitalisation as a result of Bodily Injury & Return to Residence		✓	✓	✓
Air or Road Rage Benefit		✓	✓	✓
Childcare Benefit		✓	✓	✓
Clothing and/or Sports Equipment		✓	✓	✓
Death by Specified Sickness		✓	✓	✓
Education Fund Benefit		✓	✓	✓
Out of Pocket Expenses		✓	✓	✓
Reconstructive or Cosmetic Surgery Benefit		✓	✓	✓
Rehabilitation and Return to Work Assistance Benefit		✓	✓	✓
Surviving Spouse/Partner Benefit		✓	✓	✓
Terrorism Injury Benefit		✓	✓	✓
Unexpired Membership Benefit		✓	✓	✓
Work Experience Benefit		✓	✓	✓
Workplace Assault & Trauma Benefit	✓	✓	✓	

Part A – Lump Sum Benefits

THE EVENTS Injury resulting directly in the following Event(s), which occur within twelve (12) months of the date of the Injury:	THE BENEFITS Being a percentage of the amount shown in the Schedule against Part A – Lump Sum Benefits for each Covered Person.
1.Accidental Death	100%
2.Permanent Total Disablement	100%
3.Paraplegia or Quadriplegia	100%
4.Loss of one (1) or both eyes	100%
5.Loss of one (1) or more Limb(s)	100%
6.Loss of both Hands	100%
7.Loss of four (4) Fingers and Thumb of both Hands	100%
8.Loss of one (1) Hand	80%
9.Loss of four (4) Fingers and Thumb of either Hand	80%
10.Loss of four (4) Fingers of either Hand	50%
11.Loss of both Feet	100%
12.Loss of one (1) Foot	80%
13.Permanent Serious Mental Impairment	100%
14.Loss of hearing in one (1) or both ears	100%
15.Loss of the lens of both eyes	100%
16.Loss of the lens of one (1) eye	60%
17.Burns: Third degree burns and/or resultant disfigurement which covers more than twenty percent (20%) of the entire external body	75%
18.Burns: Second degree burns and/or resultant disfigurement which covers more than twenty percent (20%) of the entire external body	50%

Part A – Lump Sum Benefits

THE EVENTS Injury resulting directly in the following Event(s), which occur within twelve (12) months of the date of the Injury:	THE BENEFITS Being a percentage of the amount shown in the Schedule against Part A – Lump Sum Benefits for each Covered Person.
19.Loss of one (1) Thumb of either Hand: a.Both joints b.One (1) joint	40% 20%
20.Loss of Finger(s) of either Hand: a.Three (3) joints b.Two (2) joints c.One (1) joint	15% 10% 5%
21.Loss of Toes of either Foot: a.All – one (1) Foot b.Great – both joints c.Great – one (1) joint d.Other than great – each Toe	15% 5% 3% 1%
22.Fractured leg or patella with established non-union	10%
23.Shortening of leg by at least five (5) cm	8%
24.Loss of at least fifty percent (50%) of all sound and natural Teeth, including capped or crowned Teeth, but excluding first teeth and dentures	3% of the sum insured up to a maximum of \$10,000
25.Permanent partial disablement not otherwise provided for under Events 2 to 24 inclusive.	Such percentage of the Lump Sum Benefit insured which corresponds to the percentage reduction in whole bodily function as certified by the Covered Person’s treating Doctor and a Doctor appointed by the insurer. If the Doctor appointed by the insurer forms a contrary opinion to that of the Covered Person’s treating Doctor, the insurer will seek the opinion of a third independent Doctor, who will be appointed by mutual agreement between the parties. In the event of a disagreement between all three (3) Doctors, the percentage reduction in whole bodily function will be the average of the three (3) opinions, up to a maximum of seventy five percent (75%) of the Lump Sum Benefit insured.

Part B – Bodily Injury Benefits

<p style="text-align: center;">THE EVENTS</p> <p style="text-align: center;">Note: The following surgical procedures must be carried out within 12 months of the date of the Bodily Injury.</p>	<p style="text-align: center;">THE BENEFITS</p> <p style="text-align: center;">The benefits shown below are a percentage of the Part B – Bodily Injury Resulting in Surgery – Benefits of \$2,000</p>
26.Craniotomy	100%
27.Amputation of a Limb	100%
28.Fracture of a Limb requiring open reduction	50%
29.Dislocation requiring open reduction	50%
30.Any other surgical procedure carried out under a general anaesthetic	12.5%

Part B – Weekly Benefits – Bodily Injury

31. Temporary Total Disablement	<p>From the date of Temporary Total Disablement and whilst the Temporary Total Disablement persists, up to the weekly benefit shown in the Schedule against Part B – Bodily Injury Benefits – Weekly Benefits, but not exceeding the percentage of Salary shown in the Schedule, of the Covered Person’s Salary.</p>
32. Temporary Partial Disablement	<p>From the date of Temporary Partial Disablement and whilst the Temporary Partial Disablement persists, up to the weekly benefit amount shown in the Schedule against Part B – Bodily Injury Benefits – Weekly Benefits, less any amount of current earnings as a result of working in a reduced capacity for the Policyholder, provided the combined amount does not exceed the percentage of Salary shown in the Schedule of the Covered Person’s Salary.</p> <p>If the Covered Person is able to return to work in a reduced capacity and is offered suitable duties by the Policyholder, yet the Covered Person elects not to return, then the benefit payable will be twenty-five percent (25%) of the Covered Person’s Salary.</p>

Part C – Sickness Benefits

Not Insured Events 33 to 38

Part D – Lump Sum Benefits – Fractured Bones

Injury resulting directly in the following fractured bones which occur within twelve (12) months of the date of the Injury:	The benefits shown below are a percentage for Injury Resulting in Fractured Bones benefit of \$5,000
39.Neck, skull, or spine (Complete Fracture)	100%
40.Hip (any fracture)	75%
41.Jaw, pelvis, leg, ankle or knee (Complete Fracture or Other Fracture)	50%
42.Cheekbone, shoulder (any fracture)	30%
43.Neck, skull or spine (Simple Fracture, Other Fracture, or Hairline Fracture)	50%
44.Arm, elbow, wrist or ribs (Complete Fracture or Other Fracture)	25%
45.Jaw, pelvis, leg, ankle or knee (Simple Fracture or Hairline Fracture)	20%
46.Nose or collar bone (any fracture)	20%
47.Arm, elbow, wrist or ribs (Simple Fracture or Hairline Fracture)	20%
48.Finger, Thumb, Foot, hand or Toe (any fracture)	7.5%

If a Covered Person sustains a fractured bone under Events 39 to 48 which is an established non-union, notwithstanding the maximum benefit payable amount, the insurer will pay an additional benefit of five percent (5%) of the amount shown in the Schedule against Part D – Fractured Bones – Lump Sum Benefits.

Part E – Lump Sum Benefits – Loss of Teeth or Dental Procedures

Injury resulting directly in the following loss or procedure(s) (as the case may be) which occur within twelve (12) months of the date of the Injury:

The benefits shown below are a percentage of the amount shown on the Schedule against – Part E – Loss of Teeth or Dental Procedures – Lump Sum Benefits

49. Loss of teeth or full capping of teeth	100%
50. Partial capping of teeth	50%

The maximum benefit payable with respect to any one Injury shall be \$2,000 limited to \$250 per tooth .

Further insurance coverage is available through the Corporate Travel Insurance. Coverage is obtainable upon application.

Examples of Injury and Claim entitlements

Example 1:-

When the organisation has volunteers working for them and they are injured, the policy will respond in the following way:

The injured seeks medical assistance i.e. Attends their doctor's surgery due to a burn from pouring hot water.

The Covered Person suffers from a Bodily Injury, Your Insurer will pay the Non-Medicare Medical Expenses incurred up to the amount shown on the Schedule against - Non-Medicare Medical Expenses. (\$5,000)

Example 2:-

If the Volunteer is seriously injured to the point that they cannot attend their normal place of work or carry out their normal duties and loss of income occurs, the policy will respond in the following way:

Your Insurer will pay a weekly Injury benefit to a maximum of \$500 per week of Salary to a maximum of 104 weeks.

Example 3:-

If multiple volunteers are injured:

The most your Insurer will pay is \$3,000,000 in the period of insurance.

What are Non-Medicare Medical Expenses ?

Non-Medicare Medical Expenses means expenses:

a) incurred within twelve (12) months of sustaining a Bodily Injury; and
b) paid by a Covered Person or by Uniting Church in Australia Queensland Synod for treatment which is certified as necessary by a Doctor to a registered:

- Private hospital,
- Physiotherapist,
- Chiropractor,
- Osteopath,
- Nurse .

or similar provider of medical services, excluding the cost of dental treatment, unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures, where caused by a Bodily Injury.

An Excess of \$50 applies.

CONDITIONS APPLYING TO NON-MEDICARE MEDICAL EXPENSES

The benefit payable is less any recovery made from any private health insurance fund with respect to the expense.

No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

The Medicare Act Prohibits Insurance companies to provide cover for medical expenses where a Medicare rebate is payable This means Insurers cannot cover Medicare payments or Medicare gaps in payments, e.g. a country GP charges \$100 for their service and the Medicare scheduled fee is \$75. This would leave a \$25 gap which is uninsurable.

Additional Cover under the policy

EMERGENCY HOME HELP

If, during the Period of Insurance and whilst the person is a Covered Person and within the Scope of Cover, the Covered Person sustains a Bodily Injury which results in a Doctor certifying that the Covered Person is unable to carry out Domestic Duties, the insurer will pay the reasonable and necessary costs incurred for the Domestic Duties to be performed by a person other than a Close Relative of the Covered Person, but only in respect of additional expenses which would not have otherwise been incurred. The maximum amount the insurer will pay for anyone (1) event is \$500 per week, to a maximum of twenty-six (26) weeks.

DEFINITIONS UNDER EMERGENCY HOME HELP

DOMESTIC DUTIES means the usual and ordinary domestic duties undertaken by someone as a homemaker, and includes but is not limited to, child-minding and home help services.

CONDITIONS APPLYING TO EMERGENCY HOME HELP

- Childminding and home help services must be carried out by persons other than the Covered Person's Close Relatives or persons permanently living with the Covered Person.
- Childminding and home help services must be certified by a Doctor as being necessary for the recovery of the Covered Person.

MODIFICATION BENEFIT

If: During the Period of Insurance; and

while the person is a Covered Person, and within the Scope of Cover, the Covered person becomes entitled to the payment of a benefit under events 1-7, 11, 13-15, the insurer will reimburse the Policyholder or the Covered Person, up to the amount shown in the Schedule against Extension 2.25 – 'Modification Expenses Benefit', for reasonable costs incurred to:

- a. modify the Covered Person's vehicle; and
- b. modify the Covered Person's home or relocate the Covered Person to a more suitable residence; and
- c. with the agreement of the Policyholder, modify the Covered Person's workplace, provided that a Doctor certifies that the modification and/or relocation is medically necessary, or is likely to be beneficial in managing the Covered Person's condition or to enable greater independence in daily life.

Additional Cover under the policy

OUT OF POCKET EXPENSES

- I. If, during the Period of Insurance and whilst the person is a Covered Person and within the Scope of Cover, the Covered Person sustains a Bodily Injury covered by this Policy, the insurer will reimburse the reasonable costs incurred directly as a result of such Bodily Injury for:
 - a. Bodily Injury Aids; and
 - b. local transportation (other than in an ambulance) for the purpose of seeking medical treatment; and
 - c. other non-medical expenses such as clothing and non-medical equipment; and
 - d. any other out of pocket expenses not insured elsewhere under this Policy.
- II. If the personal property of a Covered Person is lost or damaged as a result of a Bodily Injury caused by an Unprovoked Assault covered by this Policy, the insurer will also pay the value of the personal property, provided that the Covered Person reports the Unprovoked Assault to the police or other appropriate authority as soon as reasonably practicable after the assault.

FUNERAL EXPENSES

If, during the Period of Insurance and whilst the person is a Covered Person and within the Scope of Cover, the Covered Person suffers an Accidental Death, the insurer will pay up to the amount shown in the Schedule against Extension 2.21 – ‘Funeral Expenses Benefit’ for:

- I. the reasonable funeral, burial or cremation of the Covered Person’s body and associated expenses; and
- II. all reasonable expenses incurred to transport the Covered Person’s body or ashes to a place nominated by the legal representative of the Covered Person’s estate.

BED CARE

If, during the Period of Insurance and whilst the person is a Covered Person and within the Scope of Cover, a Doctor certifies that the Covered Person is required to be confined to bed (other than in a hospital or medical facility) as a result of a Bodily Injury, for a period in excess of twenty-four (24) hours, the insurer will pay the Policyholder or Covered Person for each week of bed confinement. The maximum weekly amount and maximum number of consecutive weeks are shown in the Schedule against Extension 2.5 – ‘Bed Care Benefit’. If the bed confinement continues for a period of less than one (1) week, or for only part of any subsequent week, the insurer will pay the Bed Care Benefit at the rate of one seventh (1/7th) of the weekly amount for each day during which bed confinement continues. This benefit will be payable in addition to any other amount paid or payable under the Policy.

CHAUFFEUR SERVICES

If, during the Period of Insurance and whilst the person is a Covered Person and within the Scope of Cover, the Covered Person becomes entitled to a payment of a benefit under any of Events 31, 32, 37 or 38 (weekly benefits for Temporary Total Disablement or Temporary Partial Disablement for Bodily Injury or Sickness), the insurer will reimburse the reasonable costs incurred for a chauffeur, taxi or commercial ride sharing service, to transport the Covered Person directly to and from:

- i. the Covered Person’s usual place of work and their usual place of residence, if the Covered Person recovers sufficiently to return to work but a Doctor certifies that they are unable to drive a vehicle or travel on public transport; and
- ii. any medical appointment for the treatment of the Temporary Total Disablement or Temporary Partial Disablement.

The maximum amount the insurer will pay is \$2,500.

General Exclusions

As with any insurance policy, there are exclusions. Listed below is an extract from the policy wording. We recommend that you take the time to read the wording for full policy limits and exclusions.

	The Insurer shall not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which:
	results from a Covered Person engaging in or taking part in:
1	a) flying, or engaging in aerial activities, other than as a passenger in an aircraft licensed to carry passengers, or which the Covered Person believes on reasonable grounds is licensed to carry passengers; or
	b) training for or participating in Professional Sport of any kind.
2	results from any intentional self-injury, suicide or any illegal or criminal act committed by the Policyholder or a Covered Person.
3	results from War or Civil War in a Covered Person's country of residence, or in any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia, or Sudan; provided that this Exclusion 4.1(iii) will not apply where Bodily Injury or Sickness is sustained as a result of hijacking, riot, strike, or civil commotion (but only where the Covered Person did not participate in such hijacking, riot, strike or civil commotion);
4	results from any Pre-Existing Condition, provided that this General Exclusion 4.1(iv) will not apply to illness or disease resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury;
5	is covered by Medicare, in whole or in part;
6	Would result in Our contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), the Private Health Insurance (Health Insurance Business) Rules as updated from time to time, or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of those Acts or any succeeding, replacement or equivalent legislation.
7	The insurer will not pay any benefit with respect to any loss, damage, liability, Event, Bodily Injury or Sickness to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including but not limited to, the payment of claims

Definitions

A **Volunteer Worker** includes anyone who is registered with Uniting Church in Australia Queensland Synod as a volunteer worker who has received appropriate WHS induction and is performing work for Uniting Church in Australia Queensland Synod for no personal payment, fee or service.

Bodily Injury means a bodily injury resulting solely and directly from an Accident, and which occurs independently of any Sickness or other cause, and where the bodily injury and Accident both occur:

- I. during the Period of Insurance; and
- II. while the person is a Covered Person; and
- III. during the Scope of Cover.

It does not mean a Sickness (except illness or disease directly resulting from medical or surgical treatment rendered necessary by a bodily injury) or a Pre-Existing Condition.

Accidental Death means death occurring as a result of Bodily Injury.

Accident means a sudden, external and identifiable Event that happens by chance and could not have been expected from the perspective of the Covered Person. The word Accidental will be construed accordingly.

Salary means:

- I. i. in the case of a salaried Employee (not otherwise covered in sub-clause (ii) below), their weekly pre-tax and pre-personal deductions income, excluding commission, bonuses, overtime payments and any allowances, averaged over the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been employed. Where commission, bonuses, overtime payments, or any allowances are paid more regularly than on an annual basis, and which form part of the Employee's total remuneration package, they shall be included as part of the Employee's weekly pre-tax income; or
- II. in the case of an Employee whose employment is remunerated by way of a salary package or Total Employment Cost, their weekly pre-tax income derived from personal exertion (including, but not limited to wages, motor vehicle and/or travel allowances, club subscriptions and fees, housing loan or rental subsidy, clothing and meal allowances), before personal deductions (but excluding, bonuses, commissions, overtime payments), averaged over the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been employed. Where commission, bonuses, overtime payments and/or any allowances are paid more regularly than on an annual basis, they shall be included as part of the Employee's weekly pre-tax income; or
- III. in the case of a self-employed person, their weekly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been self-employed.

In the event of an accident/claim

1. Follow medical advice from a legally qualified and registered medical practitioner as soon as possible after sustaining the injury.
 2. Complete the relevant Claim Form and forward it directly to Aon susan.lindores@aon.com without delay.
(within 30 days of the accident)
1. Undergo any medical examination by a doctor appointed by the underwriter if required.
 2. For any medical expenses these are to be lodged with Medicare and the volunteers Private Health Insurer prior to lodging a claim against the UCAQ, UCQ and WMQ policy. To avoid any confusion when a volunteer lodges a claim with Medicare and their Private Health Insurer the volunteer should not refer to their voluntary duties as work as this could be confused as a Workers Compensation Insurance claim.
 3. Provide the Insurer with any additional information which they may require about the claim e.g. doctor's report.
 4. When lodging a claim, a Covered Person must advise the Insurer of any other insurance that may cover the same injury.

WH&S Investigation

Following a claim, it is recommended that a full WH&S review be undertaken along with a Risk Management plan to help identify key areas of concern & eliminate or minimise hazards within the volunteering environment.

Contact Details

The Uniting Church in Australia, Queensland Synod

Insurance Officer	Phil Barnard
Email Address	phil.barnard@ucaqld.com.au
Contact phone number	07 3377 9804

Aon Risk Services

Client Manager	Susan Lindores
Email Address	susan.lindores@aon.com
Contact phone number	0434 691 795

Note

Please note this presentation is not intended to replace the policy schedule and wording. We recommend that you review these documents at least annually to ensure that they meet your needs and requirements.