

Uniting Church in Australia Qld Synod UnitingCare Qld Wesley Mission Qld

Voluntary Workers
Personal Accident Insurance Overview



April 2025

AON

What does this Insurance provide cover for?

This cover is to insure your volunteers whilst carrying out voluntary work on behalf of UCAQ, UCQ or WMQ .

Scope of Cover Categories

1. All Voluntary Workers of UCAQ, UCQ or WMQ whilst engaged in voluntary work on behalf of the UCQ or WMQ including direct travel to and from such voluntary work.
2. All Student Nurses of UCQ or WMQ whilst engaged on any authorised business activities on behalf of the UCQ or WMQ including direct travel to and from such activities.
3. All Job Seekers, Work Experience Workers and Community Experience Disability Clients, registered with UCAQ, UCQ or WMQ whilst engaged in authorised activities of UCAQ, UCQ or WMQ , including all authorised interviews or training sessions with UCAQ, UCQ or WMQ 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	
1,2,3	Event 1 - Accidental Death	\$250,000
1,2,3	Events 2-19	\$250,000

Category	Part B - Bodily Injury Benefits	
1	Resulting in surgery - \$2,000	
2,3	\$0	

Category	Part B - Weekly Benefits Bodily Injury	% of Salary - Part B	Excess Period (Days) – Part B
1,2	\$500 x 104 weeks	100%	7 days
3	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
1,2,3	\$5,000	\$2,000	\$250

Category	Bed Care	Chauffeur Services	Corporate Image Protection
1,2,3	Weekly benefit: \$500 Maximum weeks: 26	\$2,500	\$15,000

Category	Emergency Home Help -	Home/Car Modification Expenses
1,2,3	Weekly benefit: \$500 Maximum weeks: 26	\$10,000

Category	Non-Medicare Medical Expenses	Student Tutorial Costs -
1,2,3	Sum Insured: \$5,000 Excess: \$50	Sum Insured Weekly: \$250 x 26 weeks Excess 7 days

Category	Tuition or Advice Expenses	Funeral Expenses
1,2,3	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, 3 - 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	✗
Part B - Bodily Injury Resulting in Surgery (Events 20-24)		✓	✓	✓
Part B - Bodily Injury - Weekly Benefits (Events 25-26)		✗	✗	✗
Part C – Sickness (Events 27 - 32)	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 33 – 41)		✓	✓	✓
Part E – Loss of Teeth or Dental Procedures (Events 42 – 43)		✓	✓	✓
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 sight of both eyes	100%
5.Loss of sight of one (1) eye	100%
6.Loss of use of one (1) or more Limb(s)	100%
7.Loss of:	
(a) four (4) Fingers and Thumb of both Hands	100%
(b) one (1) Hand	80%
(c) four (4) Fingers and Thumb of either (1) Hand	80%
(d) four (4) Fingers of either Hand	80%
8.Loss of use of:	
(a) two (2) Feet	50%
(b) one (1) Foot	40%
9.Permanent and incurable insanity	100%
10.Loss of hearing in:	
(a) both ears	100%
(b) one ear	30%

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.
11. Permanent Loss of the lens of:	
(a) both eyes	100%
(b) one (1) eye	60%
12. Burns:	
(a) Third degree burns and/or resultant disfigurement which covers more than twenty percent (20%) of the entire external body	50%
(b) Second degree burns and/or resultant disfigurement which covers more than twenty percent (20%) of the entire external body	25%
13. Permanent Loss of use of one (1) Thumb of either Hand:	
(a) both joints	40%
(b) one (1) joint	20%
14. Permanent Loss of use of Finger(s) of either Hand:	
(a) three (3) joints	15%
(b) two (2) joints	10%
(c) one (1) joint	5%
15. Permanent Loss of use of Toes of either Foot:	
(a) all – one (1) Foot	15%
(b) great – both joints	5%
(c) great – one (1) joint	3%
(d) other than great – each Toe	1%

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.
15. Permanent Loss of use of Fingers of either Hand:-	
(a) three (3) joints	15%
(b) two (2) joints	10%
(c) one (1) joint	5%
16. Permanent Loss of use of Toes of either Foot:-	
(a) all – one (1) Foot	15%
(b) great – both joints	5%
(c) great – one (1) joint	3%
(d) other than great – each Toe	1%
17. Fractured leg or patella with established non-union	10%
18. Shortening of leg by at least 5 cm	7.50%
19. Permanent partial disablement not otherwise provided for under Events 2 to 18 inclusive.	Such percentage of the lump sum benefit insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than three Doctors, one of whom will be the Covered Person's treating Doctor and the remaining two will be appointed by the Insurer. In the event of a disagreement the amount payable will be the average of the three opinions. The maximum amount the Insurer will pay is 75% of the lump sum benefit insured.

Part B – Bodily Injury Benefits

THE EVENTS Note: The following surgical procedures must be carried out within 12 months of the date of the Bodily Injury.	THE BENEFITS The benefits shown below are a percentage of the Part B – Bodily Injury Resulting in Surgery – Benefits of \$2,000
20. Craniotomy	100%
21. Amputation of a Limb	100%
22. Fracture of a Limb requiring open reduction	50%
23. Dislocation requiring open reduction	25%
24. Any other surgical procedure carried out under a general anaesthetic	5%

Part B – Weekly Benefits – Bodily Injury	
25. Temporary Total Disablement	From the date of Temporary Total Disablement and whilst the Temporary Total Disablement persists, up to the weekly benefit shown in the Schedule against Section 1, Part B – Weekly Benefits – Bodily Injury, but not exceeding the \$500 for 104 weeks.
26. Temporary Partial Disablement	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 – Weekly Benefits – Bodily Injury less any amount of current earnings as a result of working in a reduced capacity with the Policyholder , provided the combined amount does not exceed the percentage of Salary shown in the Schedule of the Covered Person's Salary . Should the Covered Person be able to return to work with the Policyholder in a reduced capacity, where the Policyholder has activities for the Covered Person to undertake, yet elect not to do so then the benefit payable will be twenty-five percent (25%) of the Covered Person's Salary up to \$500 for 104 weeks.

Part C – Sickness Benefits

Not Insured Events 27 to 32

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
33.Neck, skull or spine (Complete Fracture)	100%
34.Hip	75%
35.Jaw, pelvis, leg, ankle or knee (Complete Fracture or Other Fracture)	50%
36. (a) Cheekbone, shoulder	30%
(b) Neck, skull or spine (Simple Fracture, Other Fracture, or Hairline Fracture)	30%
37.Arm, elbow, wrist or ribs (Complete Fracture or Other Fracture)	25%
38.Jaw, pelvis, leg, ankle or knee (Simple Fracture or Hairline Fracture)	20%
39.Nose or collar bone	20%
40.Arm, elbow, wrist or ribs (Simple Fracture or Hairline Fracture)	10%
41. Finger, Thumb, Foot, Hand or Toe	7.5%
In the case of an established non-union of any of the above fractures, The Insurer will pay an additional benefit of 5% of the amount shown on the Schedule against Injury Resulting in Fractured Bones. The maximum benefit payable for any one Injury resulting in fractured bones shall be \$5,000.	

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
42. Loss of teeth or full capping of teeth	100%
43. 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 UCAQ, UCQ or WMQ 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 a Covered Person becomes entitled to payment of a benefit under any of Events 25, 26, 31 or 32, and is unable to carry out domestic duties, We will pay the reasonable actual costs of domestic help, including childcare and outdoor household activities, certified as necessary by a Doctor. The domestic help may not be performed by a person who is a Close Relative of the Covered Person.

The maximum amount We 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 could include 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:

- i. during the Period of Insurance; and
- ii. while the person is a Covered Person, the Covered Person becomes entitled to payment of a benefit under Part A – Events 2 or 3, the insured will reimburse UCAQ, UCQ or WMQ or the Covered Person up to \$10,000 for actual costs incurred to:
 - iii. modify the Covered Person's vehicle;
 - iv. modify the Covered Person's home or relocate the Covered Person to a more suitable residence; and
 - v. modify the Covered Person's workplace, provided that evidence is presented from a Doctor that the modification and/or relocation is medically necessary.

Additional Cover under the policy

OUT OF POCKET EXPENSES

If:

- I. during the Period of Insurance; and
- II. while the person is a Covered Person, the Covered Person sustains a Bodily Injury which directly results in otherwise unforeseeable expenses for Medical Aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment, and other non-medical expenses such as clothing and non-medical equipment, the insured will pay the actual and reasonable costs incurred, up to \$5,000, provided that those costs are not insured elsewhere under this Policy and are not an expense to which General Exclusion 5.1(h) applies.

FUNERAL EXPENSES

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers an Accidental Death, the insurer will pay up to \$7,500

- I. the reasonable funeral, burial or cremation and associated expenses; and/or
- II. all reasonable expenses 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, 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, We will pay the Policyholder or Covered Person a \$500 per week for each complete week of bed confinement, up to a maximum of twenty-six (26) consecutive weeks.

If the bed confinement continues for a period of less than one (1) week, or for only part of any subsequent week, We 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.

CHAUFFEUR SERVICES

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person becomes entitled to a payment of benefits under any of Events 25, 26, 31 or 32, We will pay 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; or
- II. any medical appointment for the treatment of the Temporary Total Disablement or the 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 or Bodily Injury which:
	results from a Covered Person engaging in or taking part in:
1	a) flying in an aircraft or aerial device other than as a passenger in an aircraft 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, invasion or Civil War.
4	is or results from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).
5	results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel.
6	results from pregnancy or childbirth, except for unexpected medical complications or emergencies arising therefrom;
7	results from any pre-existing medical condition.
8	would result in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts; or
9	occurs when the Covered Person is aged 95 years or more and all cover with respect to a Covered Person will cease upon their attaining that age. This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person attained the age of 95 years.

Definitions

A **Volunteer Worker** includes anyone who is registered with UCAQ, UCQ or WMQ as a volunteer worker who has received appropriate WHS induction and is performing work for UCAQ, UCQ or WMQ for no personal payment, fee or service.

Bodily Injury means a bodily injury resulting solely from an Accident and which occurs independently of any illness or other cause, where the bodily injury and Accident both occur during the Period of Insurance and whilst the person is a Covered Person.

It does not mean:

- a) a sickness or illness or disease; or
- b) any pre-existing physical or congenital conditions (except illness or disease directly resulting from medical or surgical treatment rendered necessary by any Bodily Injury).

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. in the case of a salaried Employee (not otherwise covered below), their weekly pre-tax and pre-personal deductions income, excluding commission, bonuses, overtime payments and any allowances, averaged during 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 any allowances are made more regularly than on an annual basis and form part of the Employee's total remuneration package they will 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 T.E.C. (that is, 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 any allowances are made more regularly than on an annual basis they will 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 michael.hambleton@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 Director	Michael Hambleton
Email Address	michael.hambleton@aon.com
Contact phone number	0412 591 034

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.