

What insurance is needed for volunteers?



If your organisation engages with volunteers in any capacity, it is important to have the appropriate insurance in place. Your organisation may be legally responsible for accidents or injury involving your volunteers, or caused by your volunteers in the course of their participation.

In order to be a member of Southern Volunteering (SA) Inc., your organisation must have the following insurance policies in place as a minimum, to protect volunteers, your organisation and the general public:

1 Volunteer Personal Accident Insurance

Volunteer Personal Accident Insurance cover is designed to provide compensation to volunteers following accidental injury, disability or death while carrying out voluntary work on behalf of your organisation.

Volunteers are not typically covered under your organisation's Workers Compensation Insurance Policy (WorkCover), or as part of your Public Liability Insurance. This means that your organisation must provide specific cover for people who become sick or injured whilst providing volunteering services for your organisation.

2 Public Liability Insurance

Your organisation must hold Public Liability Insurance to cover any injury to third parties (people external to your organisation e.g. members of the public) or for damage to their property. This type of policy will cover any injuries or damage caused by staff *or* volunteers while carrying out work on behalf of your organisation.



While it is not a requirement of membership with Southern Volunteering, your organisation may also consider obtaining *Associations/Directors and Officers Liability Insurance*. This insures committee members and officers of an incorporated organisation for legal liability, including legal costs, where in the process of operating the organisation they have committed a wrongful or negligent act.