

Voluntary Workers FAQs



DUAL



What are the three main sections of cover?

1. **Lump sum benefit for accidental death** and disablement caused by an accidental injury
2. **Weekly injury benefits** to cover an insured person's weekly salary when they're unable to work due to an accidental injury suffered during an insured event
3. **Additional benefits**
 - a. **Non-Medicare medical expenses** – cover for medical expenses not covered under Medicare such as physiotherapy, dental, private health fund excess, prescriptions, bandages
 - b. **Domestic home help** for non-income earners – covering external home help and child minding
 - c. **Student education assistance** for non-income earners – available to students for tutorial services when they're unable to attend scheduled classes
 - d. **Transport to and from work** – covering the cost of transportation to and from employment up to \$35 per day for 12 weeks
 - e. **Re-imbursment of professional or membership fees** – covering reimbursement for two memberships up to \$250 each
 - f. **Escalation benefit** – inflationary increase to weekly benefits after 12 months by 5% per annum
 - g. **Return to work assistance** – cover for return to work programs, retraining and rehabilitation
 - h. **12 weeks guaranteed payment** – upfront payment of 12 weeks of weekly benefits, if a doctor certifies that the insured person will be disabled for a minimum of 26 weeks
 - i. **Exposure to the elements** – lump sum benefit if an insured person dies due to exposure
 - j. **Disappearance** – lump sum benefit if an insured person disappears from a conveyance and is deemed to have died from an accidental death
 - k. **Funeral expenses** – lump sum benefit if an insured person suffers an accidental death
 - l. **Modification expenses** – lump sum benefit if an insured person suffers an injury and requires modifications to their home, work or motor vehicle, or relocating to a suitable home
 - m. **Bed care benefit** – cover if an insured person is suffering from any of the covered benefits and is confined to bed for a period in excess of 48 hours

If an insured person doesn't have a paid job, are they still entitled to weekly benefits?

Weekly benefits for injury are payable on the past earnings as certified by tax returns submitted to the ATO. If an insured person is not currently employed, there's no cover for weekly injury benefits under the policy.

Insured persons who aren't undertaking paid employment at the time of the accidental injury, are still eligible to claim under the additional benefits section of the policy for ongoing costs associated with their disablement.

Do we cover the gap for Medicare?

General insurers in Australia aren't able to cover the Medicare 'gap'. The policy does cover medical expenses that don't have a Medicare component under additional benefits, for example, physiotherapy, dental, private health insurance excess, topical creams, bandages, and crutches.

When are volunteers covered under the policy?

Volunteers are covered when providing services, without payment, to an independent organisation and for the benefit of the community for no financial payment. Cover also includes direct travel to and from the insured volunteering activities.

Are weekly sickness benefits included for volunteers?

No, we only provide weekly benefits in relation to accidental injury.

What's the age limit under the policy?

Up to 85 years. Up to 90 years is available as an optional extension on the WebRater.

What's the maximum number of volunteers that can go through the WebRater?

The maximum number is 300. Higher numbers are underwritten through the branch.

Who can buy voluntary workers personal accident cover?

Voluntary workers personal accident cover is specifically designed to cover persons who are undertaking unpaid work by giving their time willingly for the common good and without financial gain. Commonly purchased by not-for-profit organisations, this coverage can also be purchased by organisations such as schools, churches, charities, sporting associations, clubs and all other entities.

Who cannot purchase voluntary workers personal accident cover from DUAL?

Voluntary work doesn't include:

1. Internships, work experience or work for the dole or similar programs;
2. Tasks undertaken as part of a family obligation
3. Where the insured person has a direct familial relationship with the insured.

DUAL often receive requests for cover from family-owned construction companies, owner-builders and sole traders who request cover for family members undertaking unpaid work.

DUAL doesn't cover family members and friends whilst participating in unpaid work under the DUAL policy.

For work experience students see below.

Work experience students

DUAL offer cover for work experience students via WebRater.

DUAL cover persons undertaking work experience on behalf of the insured for a defined period that is voluntary.

The work experience must be arranged in conjunction with an educational, training or similar institution for the purpose of the person gaining employment experience or developing practical skills.

DUAL standard WebRater offering

	Option 1	Option 2	Option 3
Policy limits			
Aggregate limit of liability	\$1,000,000	\$1,000,000	\$1,500,000
Section 1 - Lump sum benefits			
Accidental death and disablement – insured events 1 to 25	\$75,000	\$100,000	\$150,000
Section 2 - Weekly benefits - injury			
Weekly benefits – injury	85% of salary up to \$750 p/w for 104 weeks	85% of salary up to \$1,000 p/w for 104 weeks	85% of salary up to \$1,500 p/w for 104 weeks
Section 3 - Fractured bones benefits - injury			
Fractured bones benefits – injury	\$5,000	\$5,000	\$5,000
Section 4 - Dental benefits - Injury			
Dental benefits – injury	\$3,000	\$3,000	\$3,000
Section 5 - Additional benefits under the policy			
1. Non-Medicare medical expenses	\$3,000	\$3,000	\$3,000
2. Domestic home help	\$1,000 p/w	\$1,000 p/w	\$1,000 p/w
3. Student education assistance	\$1,000 p/w	\$1,000 p/w	\$1,000 p/w
4. Transport to and from work benefit	\$35 per day, for a maximum of 12 weeks	\$35 per day, for a maximum of 12 weeks	\$35 per day, for a maximum of 12 weeks
5. Reimbursement of professional or membership fees	\$250 per membership for a maximum of 2 memberships	\$250 per membership for a maximum of 2 memberships	\$250 per membership, for a maximum of 2 memberships
6. Escalation benefit (weekly benefit increase after 12 months)	5% compound	5% compound	5% compound
7. Return to work assistance	\$10,000	\$10,000	\$10,000
8. 12 weeks guaranteed payment	Included	Included	Included
9. Exposure to the elements	Included	Included	Included
10. Disappearance	Included	Included	Included
11. Funeral expenses	Optional cover of \$10,000	Optional cover of \$10,000	Optional cover of \$10,000
12. Modification benefit	Optional cover of \$10,000	Optional cover of \$10,000	Optional cover of \$10,000
13. Bed care benefit	\$50 per day, up to a maximum of 30 consecutive days	\$50 per day, up to a maximum of 30 consecutive days	\$50 per day, up to a maximum of 30 consecutive days

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1300 769 772

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