

Subject:	Voluntary Workers Group Personal Accident & Sickness Policy (VWPA)
Submitted by:	Uniting Church Risk and Insurance Office
Submitted to:	Uniting Church Congregations in WA
Date:	22 March 2023
Purpose:	Information and Reference

## Purpose

The purpose of the VWPA Policy is to afford cover to a Church member who is engaged in voluntary work authorized by – and under the control of – the Uniting Church in Australia (WA).

However, the Insurer insists that they will limit the cover to people below 80 years. If you are above this age limit, you may continue to serve as a volunteer with limited cover if you inform the Insurance Services office at the Synod.

## Obligations

As a Volunteer, you must abide by the directions provided to you by a representative of the Church and the Work Health and Safety Act that is principally guided by the test of reasonableness:

**The reasonable person is, in a community's judgment, how a reasonable member of the community should behave in particular situations.**

In a community's judgement for instance:

1. A 79-year-old member should not be climbing up the roof, climbing up a ladder to change light bulbs or climbing up trees to trim branches of a tree,
2. An unlicensed member should not be undertaking electrical or plumbing
3. Anyone who has not handled machinery and equipment – like chain saws or ride-on-mowers – should not be volunteering for such activities

As there will be hundreds of “particular situations”, please ensure that you are fit and capable to undertake the activities you are volunteering for. If you are unsure, please discuss with a representative of the Church or contact Muralee Nair.

## Policy Limits and Main Benefits

Maximum Age Limit (sub-limits may apply) 80  
Aggregate Limit of Liability \$2,000,000  
Death and Capital Benefits \$100,000  
Funeral Expenses Benefit \$5,000

Weekly Injury Benefit \$2,000 Income Limitation 85% Deferral Period 7 Days

- Benefit Period x 104 Weeks
- Benefit Period (Insured Persons aged 60 - 64) x 52 Weeks
- Benefit Period (Insured Persons aged 65 - 69) x 26 Weeks
- Benefit Period (Insured Persons aged 70 - 74) x 6 Weeks
- Benefit Period (Insured Persons aged 75 - 79) Nil

Broken / Fractured Bones Benefits \$5,000

Non-Medicare Medical Expenses \$5,000

Injury Resulting In Surgery \$20,000

Loss of Teeth or Dental Procedures \$5,000

Maximum payable per Tooth \$2,500

### Legislation

Because of legislation, insurers cannot cover any out of hospital expenses that have a Medicare component. This is not new and has been the case since the amendments of the National Health Act (1953, Commonwealth), the Health Insurance Act (1973, Commonwealth), and later the Private Health Insurance Act (2007, Commonwealth), ensuring insurers were locked out from providing full cover for any medical expenses that Medicare was to cover. These laws state that where there is a contract of insurance, the insurer isn't liable to make a payment for anything that is rendered by these acts. The onus is thus on Medicare to cover these costs.

### Rule of Thumb

As a rule of thumb, you should not volunteer to undertake any activity that could compromise or prejudice an insurance claim or render the activity non-compliant. For instance, after a storm, undertake some electrical re-wiring or attempt to rectify some walls or columns of a heritage building. If in doubt, please ask.

### Volunteer Register

According to the VWPA Policy all volunteers are Insured. However, it is prudent that the Church keeps a Register of volunteers listing their authorized volunteer activities. For instance:

Volunteer Name	Activities	Age
Mike Who	Admin, trimming hedges, minor repairs	23021957
Joe Blog	Lawn mowing, cleaning	73

For more information, please contact:

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