

PERSONAL ACCIDENT INSURANCE COVERAGE FOR WILDCARE VOLUNTEERS



1. WHAT INSURANCE COVER IS AVAILABLE FOR WILDCARE VOLUNTEERS?

1. Volunteer Accident Policy

Wildcare voluntary workers insurance is designed to provide 24 hour cover, 7 days a week for Wildcare members, for Wildcare authorised work. Activities need to be within the authorised scope and appropriately risk managed, for cover to apply. Cover is limited and is subject to eligibility assessment in each instance. Full details of the Wildcare Voluntary Workers Insurance policy are on the [Wildcare website](#).

Volunteers need to be a Wildcare member to be covered under the Wildcare policy.

Depending on the type of volunteering you are doing, you may also be covered under other policies. For example the Tasmanian Risk Management Fund (TRMF) is applicable to volunteering on State Government managed land. Commercial operators should also have their own insurance, however, cover may be limited.

2. Public liability insurance

Public liability insurance is also carried and covers Wildcare and its members in the event of incidents or injuries to third parties due to negligence on the part of Wildcare. Claims against public liability insurance are processed through court hearings where negligence must be proven.

2. WHAT IS AN AUTHORISED EVENT?

For coverage under the Wildcare voluntary workers insurance policy, activities must be authorised, eg within the agreed scope of your Branch. When a Wildcare Branch is established, a scope of activities is agreed with the Wildcare Office and a Leadership team, eg President, Treasurer and Secretary is appointed.

If the following conditions are met, then your event is an authorised Wildcare event:

- activities remain within the agreed Branch scope,
- the Branch Leadership team has authorised the work event,
- you are working cooperatively with any land managers and have completed all Control test requirements.

Do I have to lodge my event on the Wildcare calendar for cover to apply?

No. Putting your event on the Wildcare calendar does not have any impact on whether or not you are covered for insurance.

However, lodging your event on the Wildcare calendar is expected, unless there are special reasons why not. It shows inclusivity through having your event open to participation to all Wildcare volunteers and helps us showcase what Wildcare is about and to attract new members, volunteers and financial supporters. (In certain circumstances, there are limitations on the number of volunteers at a site or specialist skills are needed. In this case, it is ok not to advertise the event.)

3. WHAT COVER APPLIES WHEN WORKING ON LAND MANAGED BY TASMANIAN GOVERNMENT (EG NATIONAL PARKS, STATE RESERVES)?

Many Wildcare Branches work on land managed by a division of the Department of Primary Industry, Parks, Water and Environment (DPIPWE), commonly either the Parks and Wildlife Division or Natural, Cultural and Heritage Branch.

Cover is provided through the Tasmanian Risk Management Fund (TRMF) for and in respect of approved Department volunteers for legal liability (where the Department is found to be legally liable for the actions of a volunteer) and personal injury (no-fault personal accident cover for personal injury to a volunteer). This is provided that Control test requirements have been met. Cover is limited and is subject to eligibility assessment in each instance.

What is the Control test?

To access Tasmanian Risk Management Fund (TRMF) volunteer personal accident cover, volunteers must satisfy the TRMF Agency control test as detailed in the [TRMF Policy and Disclosure Document on page 11](#). In order for volunteers to access that cover, the following conditions must be met:

- The individual/group is directly appointed by the Agency;
- There is existence of high level Agency supervision over the activities of the individual/group; and
- The agency has the power to dismiss the individual/group.

In practice this means that:

- Volunteers must be registered as a volunteer with DPIPWE and agree to participate in accordance with the agreed activities within relevant volunteer program information.
- Volunteers do work that is:
 - suitable for them to undertake given their qualifications, training, skills and abilities
 - of benefit to the agency / crown
 - clearly identified in an activity statement, partnership agreement or Program Information
 - risk assessed through Activity Risk Assessment (ARA) or JRA, JSA.
 - subject to an approved safety management plan if in remote, isolated or rough terrain.

What about travel?

- Just as ordinary travel by an employee between home and a workplace would not be covered by the worker's compensation insurance, ordinary primary travel by a volunteer to a worksite is not covered by TRMF volunteer personal accident insurance. In the case of say driving from home to a working bee, if there is a motor vehicle accident involving injury to a volunteer, the making of a claim with the Motor Accident Insurance Board (MAIB) is the first port of call.
- However, if secondary travel is required as part of your volunteering work - eg; you convene with fellow volunteers and land managers at a site and then need to travel together on a plane, boat or motor vehicle to your ultimate destination, then that second leg of the travel forms part of the volunteering worksite. This would fall within the jurisdiction of the volunteering arrangement and a claim could be lodged for assessment under the TRMF personal accident insurance cover. Provided the travel is an agreed and required part of the volunteering arrangement in order to get to the site, the cover would apply irrespective of whether the transport booking is made by a member of the volunteer group or by the land manager in charge of the site.

4. EXCLUSIONS

What is covered will always be considered on a case by case basis whenever a claim is made.

NOTABLE COVERAGE EXCLUSIONS UNDER WILDCARE INSURANCE:

- any claims arising from deliberate, illegal or criminal acts are not covered
- a volunteer is covered when in an aircraft flying to the worksite only if they are a passenger, eg not flying the aircraft,
- claims for pre-existing medical conditions are not covered.

NOTABLE EXCLUSIONS UNDER THE TRMF:

Personal accident cover is not provided in circumstances where workers' compensation would not apply to an employee in the same circumstances. In addition, personal accident cover is not provided in circumstances where a volunteer:

- is involved in a motor vehicle accident; or
- acts outside the scope of the activities authorised by the agency, or contrary to its instructions; or
- is affected by alcohol /other drugs at the time of the incident; or
- the personal injury occurs during time off – even if this has been sanctioned by a relevant officer or authorised representative.

Full details of the Tasmanian Risk Management Fund insurance are [here](#)