

PERSONAL ACCIDENT INSURANCE

WHAT IS VOLUNTARY WORKERS PERSONAL ACCIDENT INSURANCE?

Voluntary Workers Personal Accident (VWPA) Insurance is a policy that is designed to offer a basic level of insurance coverage to individuals that help clubs operate by performing duties around the club on a voluntary basis.

VWPA is not WorkCover, and will not respond to injuries incurred by paid employees of the Club. It is every Club's responsibility to comply with State Legislation concerning Workers Compensation. Visit www.worksafe.qld.gov.au for further details on Workers Compensation.



WHO IS COVERED UNDER RACING QUEENSLAND'S POLICY?

The voluntary workers personal accident insurance is arranged by Racing Queensland and placed by JLT on behalf of Racing Queensland and all licensed thoroughbred, harness and greyhound racing clubs.

The policy covers certain costs and expenses that may be incurred by an individual if they suffer an injury while they are performing voluntary work on behalf of a licensed club at the time of injury.

There is NO cover given under this policy to patrons and visitors to the club. If an injured patron believes that the club should cover medical costs, please contact JLT to discuss your options.

WHAT ACTIVITIES ARE COVERED?

The policy is designed to cover the broad range of duties that a volunteer may complete at a racing club. These include, but are not limited to, the following:

- ✓ Ground and track maintenance (including club working bees)
- ✓ Bar or hospitality duties
- ✓ Administrative duties
- ✓ Fundraising
- ✓ Raceday activities (e.g. barrier attendant, stablehand, jockey room attendant)

WHERE CAN I GET FURTHER INFORMATION?

JLT is the insurance broker for Racing Queensland. Please contact Brent Jaenke, Divisional Manager for further information:

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WHAT IS THE LEVEL OF COVER UNDER THE POLICY?

There are three main areas of cover provided under the policy:

Capital Benefits	Lump sum payable in the event of accidental death or permanent disability	Maximum payable \$50,000
Loss of Income	Weekly benefit payable in the event that an injured person can't continue with their usual employment	Up to \$500 per week, for a maximum benefit period of 52 weeks.
Non-Medicare Medical Benefits	Out of pocket costs incurred for medical and allied health services where NO Medicare Benefit is payable	A maximum total cost of \$5,000 per claim, with a claim excess of \$25.

Please note that cover does not extend to costs incurred where a service provider charges a fee on top of the Medicare rebate (i.e. the "Medicare Gap" cost). Any service provided by a medical practitioner that has a Medicare item number (e.g. consultation fee, surgical fee, radiation services) is excluded from this policy under the Commonwealth Health Insurance Act (1973).

WHAT DO I TELL AN INJURED VOLUNTEER?

If a volunteer is injured, assist them in getting appropriate medical attention as required. You may mention that RQ holds a "limited" insurance policy that may be able to assist, however do not suggest to the volunteer that they are insured and their costs will be covered – as per the above sections, there are often costs that are excluded due to Commonwealth Legislation.

Contact JLT as early as possible following the incident so that an appropriate claim form can be completed. JLT is available to discuss the policy with both the club and the injured party once the details of an injury are known.

WHAT TYPES OF ACTIVITIES ARE NOT COVERED?

In general, there are very few exclusions from the scope of cover of the VWPA policy. However, the club needs to remember that it owes all volunteers a "duty of care" that should restrict volunteers to duties that are reasonably safe, and not foreseeably dangerous. While the policy provides some cover for individuals, it does not prevent them from taking legal action against the club if they believe that the club's negligence has contributed to the injury incurred.