

## **Summary of Insurance Arrangements for Volunteers**

The ACT Government provides a form of insurance cover for people who volunteer directly to the school as individuals, without financial gain or reward. Persons volunteering under the auspices of an organisation must have all necessary insurance cover from the sponsoring organisation.

### ***Personal Accident Cover***

Personal accident cover for volunteers between the ages of 16 and 80 includes defined benefits for accidental death and injury. Cover for volunteers 16 to 18 and 70 to 80 years of age is more limited. Cover excludes benefits which can be recovered elsewhere for example from Medicare. This is not workers compensation insurance.

### ***Public Liability Cover***

In addition, arrangements have been put in place to protect volunteers where a volunteer may accidentally incur legal liability for third party injury and/or damage to third party property. This covers all accepted volunteers. Volunteers aged 16 and 17 working with children must be supervised at all times by a Directorate employee. Principals must consider the suitability of a proposed activity for maximum age volunteers.

### ***Additional Cover***

Volunteers may also wish to consider whether they need to take out any additional form of insurance eg. the ACT does not insure clothing, personal effects or other property volunteers own or are responsible for.

### ***Sports Coaching***

Amateur sports coaches (i.e. non-professional) assisting schools are subject to the same arrangements for public liability and personal accident as outlined above providing they are declared as such by schools and the Directorate is advised. Schools will consider parent volunteers with appropriate skills and/or qualifications for these roles and will keep records identifying these volunteers, the times and dates of volunteer activities.

Professional coaches acting in a volunteer capacity are covered in the same way as above. Where they are paid for their services they must have their own public liability, professional indemnity (if required) and personal accident insurance, either from their professional association or the body they represent.

Sporting organisations may provide coaches for sporting activities in schools. These coaches should be qualified to teach the particular activity. Principals should both verify their qualifications with the relevant sporting organisation and check that adequate insurance arrangements, similar to those in the previous paragraph, are in place. Where volunteers in the category have difficulty in obtaining insurance, they may be included in the amateur sports category.

Where parents (or older students) are acting as volunteer coaches or referees the principal should check their qualifications and/or experience is adequate before allowing them to undertake coaching activities.

Inquiries regarding insurance should be directed to the Directorate's Risk Management and Audit section by phone on 6207 1974 or by emailing [ETDRMA@act.gov.au](mailto:ETDRMA@act.gov.au).