

# INSURANCE

Organisations take out insurance to protect them from liabilities that may occur, including the actions and personal accidents of volunteers.



## The insurance may cover areas such as:

- Public liability;
- Product liability;
- Professional liability;
- Director's and officer's liability;
- Malpractice; and
- Personal and accident liability for volunteers.

### Note:

This insurance does not cover normal household, motor vehicle or personal effects insurance. Insurance taken out by the organisation only provides coverage while the volunteer is acting on behalf of the organisation.



## The organisation's insurance may cover a volunteer against:



**Public liability** - protects against bodily injury caused to a participant as a result of an accident that has occurred in connection with a volunteer's service.



**Personal accident** - provides for income protection and death benefits in the event of an accident while performing voluntary labour, authorised by the organisation, at a program or when travelling to and from the program location.



**Professional indemnity** - protects against a participant's claims resulting from any act, error or omission by the organisation or volunteer for which the organisation or volunteer may be legally liable. This includes libel, slander, loss of documents, fraud and dishonesty of the organisation's employees.

