



volunteeringWA

Patrons | His Excellency the Honourable Chris Dawson AC APM
Governor of Western Australia and Mrs Darrilyn Dawson

Volunteering WA

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Hon Don Punch MLA

9th Floor Dumas House
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Dear Minister Punch

Insurance Gaps - volunteers

At the recent Volunteering Community Reference Group held in March 2024, you requested advice on any gaps pertaining to insurances and volunteers.

We thank you for your interest in this matter which is of wide-ranging relevance, particularly to the 742,000 formal volunteers in our Western Australian community.

Volunteering WA, in consultation with the VCRG, has documented our understanding of this issue. Please find attached a summary which highlights a number of gaps:

1. Volunteers are not eligible for Workers' Compensation in WA, although some volunteers are covered in other states and territories
2. The WA State of Volunteering Report 2023 highlights that one in four volunteer involving organisations do not hold any form of private insurance coverage for volunteers
3. Volunteers, even when covered by their organisation's volunteer personal accident insurance policy, are unable by law to claim Medicare-related medical expenses (i.e., where there is a gap)
4. Volunteers are not generally covered by volunteer personal accident insurance policies for illness acquired while volunteering
5. Even when volunteers are nominally covered by their organisations' volunteer personal accident insurance policy, there may be significant restrictions on financial reimbursement. This could lead to deferred, limited, or avoided healthcare.
6. Most volunteers are not aware of limitations or the lack of coverage for personal accident or illness acquired during their service, and most Boards lack skilled expertise in this area
7. Volunteers often have no-one to assist them when they are dealing with an injury acquired during their volunteering role

We appreciate that some gaps will require work and co-operation at a national level, both with government and the insurance industry.

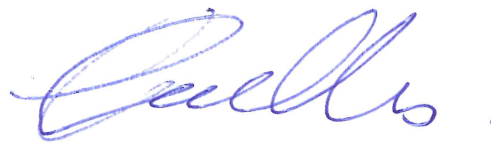
However, there are also significant opportunities to address matters in the control, or with the support, of the WA State Government.

The VCRG and Volunteering WA look forward to working innovatively and constructively with you on this matter and thank you again for your interest.

Sincerely,



Craig Spencer
Chair
Volunteering Community Reference Group



Tina Williams
CEO
Volunteering WA

15th April 2024