



Volunteer & visitor insurance guide

Volunteer insurance

Pre-conditions to insurance cover

- ✓ Cover only applies to registered volunteers in the [University Volunteer Program](#) and on approved University voluntary activities.
- ✗ Cover does not extend to volunteers that are not registered in the [University Volunteer Program](#) or volunteers working in paid employment.

Scope of insurance cover

The University has a number of policies to protect volunteers participating in approved University voluntary activities. The policies cover volunteers in Australia and volunteers living and travelling overseas.

Personal Accident insurance (Australia only)

This policy provides [Personal Accident](#) insurance cover to volunteers who sustain a bodily injury while participating in University of Adelaide activities:

- Volunteers up to age 95.
With respect to Insured Persons aged 86–95 years of age, the only cover provided is for Event 1 (Death) \$10,000. No cover will be provided under any other sections of the policy nor any additional benefits payable.
- Cover includes necessary travel to and from voluntary work
- Non-Medicare medical expenses will be paid up to a maximum of \$5,000
- Medicare-related expenses (including the Medicare gap) cannot be claimed

Public Liability insurance

Volunteers are provided with Public Liability insurance to cover any negligent actions or omissions that occur during approved activities associated with their University volunteer role, which results in a loss, damage or injury to a third party.

Professional Indemnity insurance

In limited circumstances, volunteers are provided with Professional Indemnity insurance to cover professional advice given to a third party as part of their approved voluntary activities, which results in a loss, damage or injury to a third party arising from the advice provided.

Travel insurance for approved University travel

[Travel insurance](#) is provided to registered University of Adelaide volunteers whose travel has been approved by their volunteer coordinator.

Visitor insurance

The Universities Insurance Program does not extend to cover visitors. All visitors are expected to have their own insurance to cover the activities they will be doing at the University.

All visitors should:

- Be approved by the Local Area
- Hold their own insurance – this is the responsibility of the visitor and/or their Host Organisation
- Have a [Visitor Agreement](#) in place which sets out the visitor's obligation to ensure adequate insurance cover.

If the visitor does not or cannot obtain insurance and the Local Area still wants to proceed with the visitors, the Local Area will need to [review the risk](#) accordingly noting there is no insurance for any loss or damage caused by the visitor.

There are other considerations including IT and building access that the Local Area will need work through before approving a visitor to the University.

Reporting adverse or notifiable events

A Notifiable Event is any incident that could result in a claim made against the University and/or student or staff member. It may be a consequence, fact, situation, error, omission, occurrence, activity or failure to do something, for example:

- Injury to a patient during treatment
- Adverse patient event
- Fraud or fraudulent activity
- Threat of legal action
- Damage or vandalism to property or equipment

Notifiable Events must be reported to the Insurance Office as soon as they occur or become known. Any change in the circumstances of a previously reported notifiable event must also be reported. A failure to report may mean that a claim is denied. A Notifiable Event Report Form and further information is available on our [webpage](#).

Further information

Insurance Office

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