

# Group Insurance for the Volunteer Community

Insurance can be a big issue for volunteer organisations. This fact sheet aims to give some practical advice on group insurance options available, and where to go for more information.

Community organisations consider a range of insurances to protect the organisation and its volunteers. Insurance can provide a level of protection for public liability, personal accident, financial losses to committee members or officers and /or loss of income for volunteers as a result of an injury. Insurance needs can differ from organisation to organisation, however there are often similarities that may help reduce the overall insurance costs.

## WHAT'S GROUP INSURANCE ALL ABOUT?

The cost of insurance to volunteer involving organisations can be significant and at times out of reach. It is therefore important to consider insurance options that may be available.

Group insurance brings together organisations that do similar activities so that they can present themselves to an insurance broker as a group and reduce their premiums.

Group insurance buying, either through peak bodies or associations, or through brokers, has assisted many groups to get better and more affordable insurance cover.

## HOW TO GET GROUP INSURANCE

The success of a group insurance scheme depends on the broker being able to group similar organisations together and deliver an easy to insure "package of groups" to the insurance company.

Bringing volunteer organisations with similar activities together can be done in a number of ways:

1. Mutual decision – the groups in an area can approach each other and organise to have group insurance through a broker.
2. Peak Bodies, associations that represent a number of groups with similar activities, or a third party can coordinate their groups into one policy.

Several insurance brokers arrange "bulk buy" insurance schemes for volunteer organisations. In South Australia these currently include AON (National Council of Social Services, NCOSS, Community Cover) and Local Government Risk Services (LGRS).

## BENEFITS OF GROUP INSURANCE

Typically, group insurance schemes have provided benefits such as:

- > Helping to find insurance cover for groups who cannot obtain insurance on their own, especially smaller groups.
- > Assisting organisations to obtain more comprehensive and affordable insurance covers.
- > Bringing organisations together to work collaboratively and forming networks of interest across sections of the volunteer community.
- > Providing comprehensive insurance for many sporting organisations under umbrella groups such as the Australian cricket and football communities.



**Government  
of South Australia**

Office for Volunteers

over >>>>>

**THE FOLLOWING RESOURCES CAN PROVIDE FURTHER INFORMATION  
ON GROUP INSURANCE AND VOLUNTEER SPECIFIC INSURANCE  
FOR YOUR ORGANISATION:**

**LOCAL GOVERNMENT RISK SERVICES (JARDINE LLOYD THOMPSON)**

**Clubs and Community Groups Insurance Scheme**

Phone: (08) 8235 6444  
Address: 16 Hutt Street  
ADELAIDE SA 5000  
Email: [naulg@jlta.com.au](mailto:naulg@jlta.com.au)

<http://www.jlta.com.au/riskservices.shtml>

**NCOSS Community Cover**

To obtain a quote call:  
Aon Risk Services  
toll free: 1300 363 764 (and mention NCOSS)  
email: [ncoss@aon.com.au](mailto:ncoss@aon.com.au)

<http://www.ncoss.org.au/insurance/index.html>

**AON and Volunteering Australia – “Volunteer Vital Pack”**

Working together, Volunteering Australia and Aon have developed the Volunteers Vital Pack - a range of comprehensive cost-effective insurance products and services for volunteers.

Volunteers Vital Pack is tailored to your organisation's or agency's needs.  
It covers directors, paid workers, and volunteers, and the activities they carry out on behalf of your organisation.

<http://www.aon.com.au/associations/volunteer.asp>