



Volunteering Australia

**Getting the right
insurance by asking
the right questions**

volunteeringaustralia.org/insurance



*Aon are the approved insurance
broker of Volunteering Australia*



Getting the right insurance is all about asking the right questions.

We understand the value of volunteering and the pressure volunteering organisations are under to save money, while maintaining the right level of insurance cover. Organising your insurance can be a daunting experience; with a number of risks to consider and a lot of technical jargon to decipher, you would not be blamed for wondering 'what is my organisation actually covered for?'

This guide has been designed in conjunction with Aon to get you thinking about the questions to ask when discussing your insurance, so you can be confident you have it right.

Before we look at the questions, consider this when you talk to your insurer/broker? Are they making assumptions with pre-conceived ideas of how your organisation operates?

Are they directing you towards a standard policy and not asking you questions specific to your organisations activities? If the answer is yes you may want to start asking a few questions to test whether they truly understand your organisation.

Always ask questions

To give you peace of mind here are a few questions you should consider asking to help you secure the cover that is right for your organisation.

- › Does the policy cover our volunteers?
If I make a claim what will my organisation have to contribute? These are often called excesses or deductibles.
- › What covers are included under the policy?
 - Professional Indemnity
 - Public Liability
 - Directors & Officers
 - Motor Vehicles (Owned & Non-Owned)
 - Volunteer Workers Personal Accident
 - Business Interruption
 - Fidelity
 - Association Liability

- › What Liability and Indemnity levels are available?
- › Are one off events covered? Do they need to be stated?
- › If your organisation owns or leases motor vehicles are they covered as part of the policy?
- › Does the policy cover volunteers vehicles when using them for your organisations activities?
- › Does the policy cover your organisations premises and its contents?
- › Are items owned by your organisation covered away from the premises?
- › Does the policy have any age limits that I should be aware of that may affect a claim?

For a more detailed description of the covers available to your organisation you can access the Volunteers Vital Pack via our website www.volunteeringaustralia.org/insurance under the insurance section.

Your broker or insurer should be asking:

1. Please disclose all activities that your organisation is involved in?
2. How many employees, volunteers are there & do you require cover to extend to the volunteers?
3. How many members on the board?
4. What events if any will you be organising where there will be over 100 attendees such as fetes, festivals, concerts, door knocks etc?
5. Have you disclosed all locations related to your business?
6. What risk management other than insurance do you have in place currently?



Who is Sam Small?

To find out more

aon.com.au/samsmall



Useful Tips

1. An insurer should never tell you the level of liability or indemnity cover you require. This has to be your decision; however they should be able to give you advice on the types of things you need to consider, ask for examples so you can make an informed decision.
2. To get the right balance of cover and price ask whether covers are optional, some policies are flexible allowing you to remove covers. Before removing them think about two things; have they given me enough information to make an informed decision? Is it actually going to make my premium cheaper?
3. You should make a list of the activities your organisation participates in before you call, including events and fairs.
4. A recent business insurance survey by Aon, asked not for profit organisations what claims they had made in the last 12 months. Of the 94 respondents, 18 had made a claim, 44% were relating to a motor vehicle accident.

Aon are the approved insurance broker for Volunteering Australia and have advised in the production of this guide. To call a member of their specialist team see the number below and feel free to use this document as a guide to managing the conversation.

Aon Volunteering Insurance Team

1800 123 266

Or arrange a call back online at

aon.com.au/volunteering-australia

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