

September 2013

## **Insurance synopsis for Voluntary Workers of the Kimberley Dental Team;**

Volunteers working for Kimberley Dental Team (KDT) are covered by Voluntary Workers Personal Accident insurance. This policy gives protection while the volunteer is engaged in unpaid voluntary work organised by KDT.

This includes travel within charter aircraft, light aircraft and helicopter flights as well as direct travel to, from and during such voluntary work.

The cover provided encompasses weekly benefits & capital benefits. These benefits are summarised below. It is essential to refer to the policy schedule and policy wording for all terms and conditions applicable.

### Weekly Benefits;

Covers lost wages as a result of injury sustained while performing voluntary work. This is limited to the lesser of 100% pre-disability earnings or the weekly accident benefit sum insured. Currently the weekly benefit limit is \$1,850.

It is a requirement to provide proof of prior earnings to the insurer to substantiate any claim.

These benefits are payable for a maximum of 104 weeks, and are subject to a 14 day waiting period (excess).

### Capital benefits;

Provides a lump sum payment after specified conditions are suffered while performing voluntary work. These payments are expressed as a percentage of the capital benefit sum insured which is currently \$185,000. E.g. Death 100% (\$185,000), permanent loss of hearing in one ear 50% (\$92,500).

Refer to the policy wording Compensation Table for a full listing of the Payable Conditions and benefit allocated for each condition.

In addition some smaller benefits are payable in certain conditions such as for broken bones and rehabilitation expenses where appropriate.

## **IMPORTANT:**

It is important to note that this policy provides cover as outline above for accidental injury only. Cover is not provided for illness, medical expenses, needle stick type injuries.

It is strongly recommended that all Volunteers consider their personal circumstances and whether this cover is adequate for your needs. We strongly suggest all volunteers consider holding their own personal insurances such as Income Protection insurance, Trauma, disability cover etc which is valuable insurance to hold for all circumstances and not just during your time with KDT. This can be arranged by contacting a reputable broker.