

7.07 Volunteer Insurance Policy and Procedure

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POLICY

Council on the Ageing Victoria (COTA) and Seniors Rights Victoria (SRV) acknowledge the importance of prioritising the safety and reputation of both our volunteers and organisation. COTA and SRV will therefore ensure compliance with all insurance requirements stipulated by the National Volunteer standards.

SCOPE

This policy applies to all volunteers, the Volunteer Coordinator, and any program manager associated with the involvement of a volunteer at COTA and SRV.

PROCEDURE

Personal Accident and Voluntary worker's Insurance

In Victoria, there is legislation that protects volunteers from personal liability if something goes wrong while they are carrying out their agreed volunteering duties. All volunteers at COTA and SRV are therefore covered by Personal Accident insurance with VMIA . [Certificate of currency-Council On The Ageing \(Victoria\) Incorporated-CSO003341-CSO-PA.pdf](#) and [VMIA Personal Accident Policy Details 2023-2024.pdf](#). This covers volunteers while they are on COTA and SRV business, from the time they leave home until they return, provided the journey is uninterrupted.

Private Motor Vehicles

A volunteer must have authorisation from their COTA contact person to use their own vehicle whilst volunteering. Approval is based on:

- Volunteer drivers' licence and insurance being provided
- Volunteer position description listing driving duties

If a volunteer wants to use their personal vehicle for COTA and SRV purposes, they must do the following:

- Check with their insurer to ensure their insurance covers the use of their personal vehicle for work related use.
- Provide an email confirmation to the Volunteer Coordinator, which will be placed on their Better Impact personnel file, that their insurance covers the use of their personal vehicle for COTA and SRV related use, including a situation where there is a motor vehicle accident, whether due to a fault of the other driver or the staff member and volunteer.
- The Volunteer must wait for approval from Volunteer Coordinator / COTA and SRV contact person for the use of their personal vehicle.
- The private vehicle must not be used for travel for COTA purposes until formal approval is received, in writing.
- If the volunteer uses a private vehicle, they must ensure it is fully road worthy, comprehensively insured and fitted with functional safety equipment e.g. seat belts, has comprehensive insurance;

In the event that the volunteer is involved in a motor vehicle accident, a report must be made to the relevant COTA Victoria manager as soon as practical after the accident. The Manager will liaise with the volunteer and management to ensure all appropriate steps are followed. A claim must be made against the volunteer's own insurance policy.

It is COTA's policy that where a volunteer incurs a parking or traffic fine while on COTA and SRV business, the volunteer will be required to pay this fine.

For more information, refer to COTA and SRV's [Travel Policy and Procedure](#) as it relates to both staff and volunteers travel insurance coverage from the time they leave home to when they return whilst volunteering.

COTA and SRV liability

It is important to note that the responsibility for the volunteer's action usually passes to the community organisation. While there can be exceptions – primarily if the volunteer is under the influence, if their actions are criminal, or if they act without your approval – in most cases what they do will be COTA and SRV's responsibility.

It is therefore vital for the Volunteer Coordinator to ensure that all volunteers undergo and pass the induction process, all volunteers have a clear CrimCheck report, and all volunteers confirm that they have read and understood COTA and SRV's volunteer policies.

RELEVANT DOCUMENTS & FORMS

- [COTA Code of Conduct](#)
- [Volunteer Agreement](#)
- [COTA Travel Policy](#)