

Red Cross Member's insurance questions answered

<p>As a Volunteer what safety responsibilities do I have?</p>	<p>It is our vision to be harm free. Red Cross is committed to providing and maintaining a safe and healthy environment for volunteers, members, staff, contractors, clients, customers and others who may be involved in our work. To achieve our vision of being harm free each of us, including Volunteers, personally assume responsibility for keeping ourselves, our colleagues and others healthy and safe. We do this by:</p> <ul style="list-style-type: none"> • complying with Red Cross work health and safety processes and instructions • continuously making our work environments safer by identifying hazards, assessing them, taking action to eliminate or reduce them, and checking that our actions are effective • thinking before acting, where necessary modifying our approach or asking for advice or assistance, to eliminate or minimise the associated risks • reporting incidents, near misses and hazards, as responding to these is vital to improving safety and health at individual, team, state/territory and organisation-wide levels.
<p>What do I do if I am injured?</p>	<p>Report this immediately to your supervisor and they will take the appropriate action according to our procedures and processes.</p>
<p>What type of insurance does Red Cross provide for members?</p>	<p>Three types of insurance:</p> <ul style="list-style-type: none"> ▪ Personal Accident policy covers certain expenses resulting from injury (not illness). <u>Please note that we legally cannot reimburse for benefits under Medicare or private health insurance laws or regulations in Australia.</u> ▪ Public Liability covers for damages people are liable to pay arising out of injury to others, or damage to others' property, as a result of an incident connected with their voluntary duties ▪ General Travel Insurance covers members who are travelling on official Red Cross business and are more than 50km from their usual place of residence. This policy provides a lump sum payment in the event of certain injuries and reimburses the member for non-Medicare medical expenses and loss of baggage <p>All insurance cover is subject to and dependent on the terms within each policy.</p>
<p>Why does Red Cross Personal Accident policy not cover expenses related to Medicare?</p>	<p><u>Government legislation prohibits general insurers from providing coverage for medical expenses which attract a Medicare rebate (this also includes amounts incurred which are referred to as the Medicare 'gap').</u></p>
<p>Is there an age limit for members' insurance coverage?</p>	<p>Personal Accident Policy: There is no age limit but the policy benefits are not as broad for those under 18 and reduce incrementally for ages 65 to 75; 75 to 80; 80 to 90 and for those over 90.</p>

<p>What about insurance cover for the ‘other’ people who are not members (family or friends) who help out on occasion at fundraising events or meetings?</p>	<p>Provided that they are performing voluntary duties for, and under the instruction of Red Cross they are insured under Personal Accident, Public Liability and General Travel polices.</p>
<p>Should Red Cross carry out risk assessments on all fundraising events?</p>	<p>Yes. If an event is recurring or similar in nature then only one risk assessment needs to be developed – it can then be updated accordingly. Risk tools to assist you with developing a risk assessment will be made available to you by the Membership Manager.</p>
<p>Is travel to and from member activities covered by Red Cross Personal Accident policy?</p>	<p>Yes. The Personal Accident policy covers necessary direct travel to and from member activity provided it was officially organised by Red Cross. If travel exceeds 50km from your usual place of residence you will then be covered under the General Travel Policy.</p>
<p>If a private vehicle is used for Red Cross purposes is the vehicle insured by Red Cross motor insurance policy?</p>	<p>No, private vehicles are not insured by the Red Cross. Private vehicles must be comprehensively insured and roadworthy if being used for Red Cross business. The driver of the private vehicle must be a nominated driver on the vehicle’s insurance policy. Please refer to Red Cross Motor Vehicle policy for additional information.</p>
<p>How can a member make an insurance claim?</p>	<p>The Membership Manager will make a claim form available on request, and will forward the claim to the National Risk and Insurance Manager who liaises with the Red Cross insurer. As with all insurances, the insurer makes the decision to accept the claim based on the information provided to them and based on the conditions of the policy.</p>
<p>If people perform or entertain at a Red Cross event organised by a Unit/Branch, do they require their own insurance or are they covered by Red Cross?</p>	<p>If they are being paid by Red Cross they will require their own insurance including Public Liability. If they are performing voluntarily they will be covered by Red Cross insurance. For any large scale events where high numbers of public will be involved, please contact the National Risk & Insurance Manager rcatalano@redcross.org.au</p>
<p>If a Red Cross event is held in a private residence or its grounds are the attendees covered by Red Cross insurance or does the property owner have to have their own insurance?</p>	<p>No, Red Cross insurance would not normally cover this. It is strongly advised that the property owner have their own insurance and discuss with their insurer before agreeing to hold an event.</p>