

Voluntary Workers Personal Accident & Liability Policies

Members should be advised on the detail of our (Melba Shed) current "Voluntary Workers Personal Accident & Liability Policies" insurance cover through Interrisk Insurance (the Shed's insurer through Australian Men's Shed Association). Alan Lyne of Interrisk has provided the following explanation in "layman's" terms of this cover for the information of our members:

1. **Personal Accident** is designed to provide cover for the shed members whilst engaged in shed activities at both the shed and elsewhere, so provided it's an authorised activity away from the shed they are still covered. The cover includes whilst travelling to and from those activities as well.

Example 1, If a shed member goes to the shed (at any time) to meet with others or to just make or repair something and suffers an injury then he is covered.

Example 2, If the shed undertakes an activity away from the shed, i.e., fund raising at Bunning's, or does some community work and a member get injured then he is covered. NB: please remember this cover only steps in after you have taken all the normal steps in connection with any such injury, i.e. go to the hospital, see a doctor etc. IT'S NOT designed to replace Medicare cover.

2. **Liability** is designed to protect the shed members against incidents to other people and or their property, where the shed member becomes legally liable. The cover is also extended to include what is referred to as "member to member" cover so if one member is negligent and injures another member and legal action is taken the policy will respond. Again this includes incidents that may occur way from the shed provided it's in connection with an authorised shed activity.

Example 1, A Shed member is carrying out work at a Bunning's store as part of the shed's fundraising and whilst there he accidentally injures a third party whilst carrying in more food or drinks and legal action is commenced by that party then the policy responds.

Example 2, If a shed member is doing an activity in the shed, turns around when another member taps him on the shoulder and in the process he has an electrical tool in his hands that injures the other shed member or a member of the public that may be visiting at the time, then if it's held he is legally liable the policy responds.

Information provided by the 2014 Secretary Bob Salmond. See Bob if you have any questions relating to the above information and he will seek to resolve them.

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