



Volunteers Group Personal Accident Insurance | General Information

Due to legislation under the Health Insurance Act, the Insurer cannot pay any benefits for which Medicare entitlement, including any Medicare means test, applies. This means that volunteers may find themselves out of pocket should they choose to be treated by a medical practitioner at a facility that does not bulk bill.

This policy provides limited cover, so should not be relied upon to substitute for private health cover and/or other insurance. Volunteers are encouraged to make their own insurance arrangements.

Personal Accident Insurance does not apply to cover compensations, such as Medicare, Private Health Insurance, Workers Compensation, etc. is claimable.

Benefits/limits of cover will reduce from the age of 65 to 74 for:
Temporary Total Disablement
Temporary Partial Disablement

[Additional cover under the policy](#)

The following may be covered, depending on the Bodily Injury/Event being claimed for:

- Emergency home help
- Home modification benefit
- Trauma counselling benefit
-

THE BENEFITS | Events 1 – 19
The