



Miscellaneous Claim

RiskCover provides cover for injuries/illness to specified persons involved in agency activities who are not direct employees, such as volunteers, committee members and those involved in work experience. In most cases cover is limited to out of pocket costs additional to what is covered by Medicare and/or private health cover.

This fact sheet guides agencies on how to manage these claims.

RiskCover's Personal Accident coverage

RiskCover provides cover for injuries and/or illness, subject to certain limitations, to the following:

- (i) any board or committee member or duly authorised deputy (none of whom is a State Government employee sitting on the Board or Committee in the course of their employment) while engaged on any official business or activity of the public authority;
- (ii) a volunteer;
- (iii) a person officially engaged in unpaid work experience duties allocated or arranged by the public authority; and
- (iv) the person(s) specified in the Variations of Cover while engaged on any official business or activity of the public authority.

How to make a claim

After an incident, a covered person should notify the relevant agency as soon as possible and complete a [Personal Accident Claim Form](#). Supporting documentation (including medical certificates/reports) should be lodged with the agency as soon as practicable. Any claim for loss of income (i.e. if unfit for paid employment) needs to be supported by proof of income.

An appropriately authorised person from the agency should sign the form prior to its lodgement with RiskCover.

Claims can be submitted by email or post.

Consideration of a claim

RiskCover will assess the claim and decide if cover applies in accordance with the terms of cover.



Notification of a decision

Once RiskCover has made a decision on a claim, the claimant and agency will be notified in writing. RiskCover will also contact relevant parties if further information is required in order to make a decision.

Please see the [Product Disclosure Statement](#) for more information on personal accident cover.

Contact RiskCover

Direct: Contact RiskCover by telephoning the direct number printed on correspondence received.

Reception: (08) 9264 3333.

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