

Personal Accident Cover Overview

Cover is provided to WA Government agencies that contribute to the RiskCover Fund, for board or committee members, volunteers, work experience persons and other specified persons as declared to and approved by the Insurance Commission whilst engaged in any official business, activity or duties arranged and authorised by the agency, anywhere in the world (including direct travel during such work or between their place of residence and place of work). This includes bodily injury, death or disability, whether permanent, partial or temporary, caused by an accident.

What is the agency responsible for?

- completion of the relevant section of the annual Self Insurance Risk Declaration (SIRD);
- giving immediate notification to the Insurance Commission of any circumstances likely to give rise to a claim. The appropriate claim form and supporting documentation must be submitted.

What's covered?

- compensation for specified permanent disabilities or death;
- evacuation expenses;
- home tutorial expenses;
- loss of income;
- medical expenses;
- vocational rehabilitation expenses;
- funeral expenses;
- housekeeper expenses.

What's excluded?

- injury directly or indirectly resulting from:
 - intentional self-injury or suicide or any attempt threat;
 - disease, illness or natural causes;
 - HIV or AIDS unless caused by an accident arising out of or in the course of official duties, business or activities arranged or allocated by the agency;
 - the covered person's own criminal act.
- pre-existing conditions.

