



Volunteers Information

The Arabian Horse Society of Australia Ltd

Most affiliate organisations could not operate without the continued support and hard work of their volunteers. With this in mind it is necessary to protect both their exposure to Public Liability claims brought against them, and personal injury sustained, whilst engaged in voluntary work on behalf of the affiliate organisation.

Under the AHSA Insurance Programme, the volunteers are relieved of their civil liability for acts carried out in the course of their volunteer work, and this liability is transferred to the affiliate organisation for which the volunteer is working. Generally speaking, the affiliate organisation will be liable for anything a volunteer does in good faith when carrying out duties organised by that organisation on a day in which they are rostered to volunteer.

It is important to remember that the majority of volunteers give up their spare time to assist at events, and often this is done for no reward. The personal accident policy is designed to assist the injured volunteers pay, not only for lump sums in the event of death or disablement, but also to assist with the payment of non- Medicare medical expenses and loss of income.

There are exceptions when an organisation will generally not be liable for acts of volunteers, where the volunteer:

- Acts outside the scope of the work organised by the association;
- Acts contrary to instructions given by the association; or
- Is unable to do their work in a proper manner because his or her actions were impaired by alcohol or non-therapeutic drugs.

In view of the above it is imperative that all volunteers are adequately organised, trained and have a clear understanding about the tasks they are required to perform. In the event of an incident or claim the organisation will need to provide evidence that the volunteer was rostered on for the day in question and, because of this, it is recommended that clubs maintain a register of volunteers, their experience, training, dates of service and duties assigned.

An injured volunteer can still sue the affiliate organisation even if they receive benefits from the Personal Accident Policy.

All affiliate organisations should check with their local Workcover Authority and the ATO if any of their volunteers are paid an honorarium or reimbursed for expenses as this may prejudice the cover if it is deduced that the volunteer is actually classed as an employee or sub-contractor.