

# VMIA Insurance Responses to COVID-19: Community Service Organisations



We recognise the growing threat and impact of coronavirus (COVID-19) across Victoria, nationally and globally.

We're actively working with clients to address their individual circumstances and assist them in understanding their coverage through this fluid situation.

This Fact Sheet provides general guidance on how VMIA insurance policies may respond for first and third-party exposures arising from the COVID-19 virus.

[This advice is current as of Wednesday 18 March 2020.](#)

**All claims will be assessed on their merits, on a case-by-case basis as per the terms and conditions of each policy.**

**If you have specific queries regarding your organisation, please contact VMIA for assistance.**

**For the latest COVID-19 information, please visit the [DHHS website](#).**

**For information on your obligations as an employer, please contact [WorkSafe Victoria](#).**

**For up to date travel information visit [smartraveller.gov.au](#).**

## VMIA Summary of policy responses to first and third party exposures arising from COVID-19

Policy	Covered?	Summary*
Medical Indemnity	✓	<p>Covers our hospitals and community service organisations against claims which arise out of a health care incident which is defined as an act, omission or circumstance occurring during, or in connection with, the provision of health care services.</p> <p>Cover may include:</p> <ul style="list-style-type: none"><li>• Claims for compensation from patients alleging the hospital was negligent in their diagnosis/treatment resulting in personal injury</li><li>• In the event of a patient's death the policy will provide for the reasonable costs associated with any Coronial inquest if VMIA believes the incident is likely to give rise to a claim for compensation under this policy.</li><li>• Claims for compensation from other patients who become infected in the event a Covid-19 virus patient is</li></ul>

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Victorian Managed Insurance Authority (VMIA) acknowledges the Traditional Custodians of the land on which we do business and we pay our respects to Elders past, present and emerging. We acknowledge the important contribution that Aboriginal and Torres Strait Islander peoples make in creating a thriving Victoria.

Advice current as @ 18.03.2020

Policy	Covered?	Summary*
		<p>not properly diagnosed and/or quarantined and resulted in personal injury</p> <p><b>Does not cover</b> the transmission of a contagious disease by an insured person or virus carried by the insured person, who at the time knew or ought reasonably to have known that the disease or virus was being carried.</p>
Combined Liability	✓	<p>Covers your legal and professional liabilities arising from negligence or a breach of professional duties which result in personal injury, property damage or economic loss to third parties.</p> <p>Covers your legal liability from third party claims, should a third party (such as a member of the public) contract Covid-19 as a result of an insured's failure to take reasonable care in preventing the spread of the virus within its premises and/or business operations.</p> <p><b>Does not cover</b> employee sickness or death claims made against an employer. Refer to WorkSafe Victoria.</p>
Group Personal Accident	✗	<p><b>Does not cover</b> COVID-19 as this does not constitute an injury that would trigger cover under the policy.</p> <p>GPA covers injuries suffered by volunteers during their volunteering activities. An Injury is described as a bodily injury resulting from an accident which is an external event that occurs fortuitously.</p>
Event Cancellation	✗	<p>VMIA provides event cancellation insurance for specific events, however, this <b>does not cover</b> cancellation due to any communicable disease which leads to the imposition of quarantine or restriction in movement of people by any national or international body or agency.</p>
School Councils (DET)		<p>There may be some insurance cover provided, however this will be assessed on a case-by-case basis. Please direct queries to DET on 1800 338 663 or email <a href="mailto:travel.policy.advice@edumail.vic.gov.au">travel.policy.advice@edumail.vic.gov.au</a></p>

\*Further variations or limitations to coverage may apply, depending on client's specific circumstances. For detailed understanding, and assistance with any queries outside of the above information, please contact your relevant Department, your VMIA Risk Adviser or our Client Advisory Team on 03 9270 6990.