

Protect Victoria's greatest asset: The need to subsidise volunteer insurance coverage

Volunteering Victoria, the state peak body for volunteering is calling for subsidised volunteer insurance coverage and volunteer safety and risk training for small volunteering-involving organisations (VIOs) to address the barrier posed by expensive and inaccessible volunteer insurance policies. Creating equitable access to insurance coverage will provide essential protection for Victoria's volunteers who give their time for the greater good of their communities.

VIOs have a legal obligation to protect the safety of their volunteers and the members of the public who interact with them.¹ However, finding insurance policies that adequately protect volunteers is a complicated and expensive process. VIOs often need to purchase several insurance policies to obtain appropriate insurance coverage. Throughout Volunteering Victoria's sector engagement and consultations, VIOs consistently raise insurance as a barrier to volunteer engagement, particularly the prohibitive cost that limits their financial and operational viability. Small VIOs may therefore forgo insurance, risking potentially crippling liability and inadequate protections for volunteers and the public in the event of an accident.



"So many groups don't have volunteer accident insurance due to a lack of understanding and the cost involved. It opens them up for all sorts of issues down the track, not to mention the poor volunteers who don't have adequate cover. It would be helpful for groups to have education on this and for specific funds/grants to purchase volunteer insurance."

– Participant, Local Government, Volunteering Victoria Budget Consultation.

Insurance barriers are particularly pronounced for VIOs led by communities who are under-represented in formal volunteering, posing barriers to inclusion and diversity within the sector.



"Volunteers lead the push to create more inclusive and diverse communities, and volunteers need safe and supportive workplaces just like the paid workforce. We had to really look hard to find an insurance option we could actually afford. Volunteer-based organisations should not be priced out of creating a safe workplace or forced to operate without those protections."

– Feminista Vinyl, Volunteering Victoria member.

Initial data from the [State of Volunteering in Victoria 2020](#) report indicates that risk and insurance was a barrier for 12.9% of organisations surveyed, rising to 18.3% in the early days of the COVID-19 pandemic.² This is supported by Justice Connect and Volunteering Australia who identified the [inadequacies of current volunteer insurance policies](#) during the pandemic and the need for a long-term solution to ensure volunteers are appropriately covered during times of illness and crisis.³

1 [National Volunteer Guide](#). Justice Connect. 2021.

2 Ellis, C., Muller, P., & Szeker, D. [State of Volunteering in Victoria 2020](#). Volunteering Victoria. 2020.

3 [Addressing the pandemic insurance gap for volunteers](#). Volunteering Australia & Justice Connect. 2020.

It is important to note that the existing data is not a representative sample of the volunteer sector and does not reflect the full extent of the issue. Organisations surveyed in the State of Volunteering report were those in existing volunteering support networks⁴ and therefore more likely to have access to information and funding. The [Australian Charities Report 2021](#) provides some indication of the likely extent of the issue:

- » 31% of all charities are considered 'extra small' with less than \$50,000 annual revenue; 21% of all charities are considered 'small' with between \$50,000 - \$250,000 annual revenue
- » 51% of charities operate without any paid staff
- » Extra small, small, and medium charities account for one third of all volunteers in charities⁵

Current evidence, data, and anecdotal responses also do not account for the large number of unregistered VIOs or those without incorporated status that are more likely to operate without insurance. Further research is required to understand the impact of insurance barriers on small VIOs. The contribution of volunteering to the collective wellbeing of the state calls for an equitable reinvestment to protect those serving their community. The International Association for Volunteer Effort also outline the role and responsibility of governments in providing appropriate protections against risks to volunteers and those they serve.⁶

The government currently subsidises volunteer insurance through VMIA for government-funded community organisations. However, most small VIOs are community-led, operate outside of membership groups, or without government funding, and are therefore ineligible. These VIOs are also more likely to lack the time, resources, and funding to access insurance coverage. The VMIA outlines that "in certain circumstances, the government may ask VMIA to provide insurance to non-government organisations where it is in the public interest and commercial insurance isn't available on reasonable terms."⁷ Small VIOs clearly meet these criteria.

Volunteering Victoria calls for urgent investment in:

- » The provision of accessible and affordable volunteer insurance for small VIOs. Subsidised insurance could be offered through a membership-based approach with Volunteering Victoria, or directly via VMIA
- » The provision and expansion of free training for small VIOs on volunteer safety, risk and insurance, such as that currently offered by [Justice Connect](#)

Promoting the safety of volunteers aligns with the priority outcome of the Victorian Volunteer Strategy that 'volunteers have safe, effective, and rewarding experiences. Their rights and responsibilities are understood and protected.' It is also a tangible way for government to acknowledge the value of volunteering and invest in the capabilities and capacity of organisations to re-engage, recruit and train volunteers.⁸

These recommendations are endorsed by Justice Connect.



4 Ellis, C., Muller, P., & Szeker, D. [State of Volunteering in Victoria 2020](#). Volunteering Victoria. 2020.

5 [Australian Charities Report 8th Edition](#). Australian Charities and Not-for-profits Commission. 2022.

6 [Universal Declaration on Volunteering](#). IAVE. 2021.

7 [Insurance eligibility](#). VMIA. 2022.

8 [Closing the pandemic insurance gap for volunteers](#). Justice Connect & Volunteering Australia. 2020.