

Occupational Health, Welfare & Safety

Welcome to Issue 4.

Some Area Co-ordinators are still having problems understanding what the insurance component relates to, regarding cover of Neighbourhood Watch S.A. volunteers, and how it actually works. A very few are thinking in the old terms of insurance that covers such things as houses, contents, vehicles and the like.

The insurance that covers volunteers is covered by a very separate area. The cover is arranged by SAPOL through a State Government agency called the South Australian Government Captive Insurance Corporation or in short 'SAICORP'.

Domestic insurance company employees will probably not have heard of this State Government agency or if they have they may not know very much about how it works. So if you ring up a domestic insurance company, the person you talk to will probably have no idea of what you are talking about.

Without taking pages to explain in detail what it is all about, all Area Coordinators need to know that 'SAICORP' is the agency that will cover volunteers who take part in Neighbourhood Watch S.A. Inc. activities. As long as those volunteers have complied with a few necessary obligations.

These are as follows:-

- Duty to manage risks and not place themselves or others in danger.
- Loss or injury was sustained while, or as a result of, undertaking APPROVED activities or attending at APPROVED events. This covers Neighbourhood Watch groups' activities and events at Sturt LSA Neighbourhood Watch such as letterboxing.
- Risk Assessments have been completed for those group activities and events (this includes group meetings and letterboxing as well).
- A claimant *must be an approved WatchSA volunteer or program participant* and MUST have been wearing their photographic identification card issued to that volunteer at the time of that activity or event.

If a volunteer or Area Coordinator has not complied with the above, then the insurance may be void and the injured volunteer will not be covered. It is the responsibility of Area Coordinators to ensure that their volunteers are made aware of these obligations and comply.

If all areas have been complied with, then all out of pocket expenses will be met by the insurance cover. These means that after Medicare and/or private health cover have paid out for the medical costs, any reasonable out of pocket expenses incurred by that volunteer will be reimbursed to that person.

If a volunteer is injured while participating in Sturt LSA or other Neighbourhood Watch S.A. activities and events, then this should be reported immediately to the Area Coordinator who should then report the injury to either Sturt LSA Crime Prevention Section or to me. It is vital that all injuries that are known are reported to Sturt LSA Crime Prevention Section Senior Sergeant within 24 hours of the injury occurring or being discovered.

This is so the necessary reporting procedures are carried out as soon as possible, through SAPOL and onto our solicitors section, who then handle the ongoing report processes to SAICORP on behalf of the volunteer.

So as you can see, if the Area Coordinator has not made sure that all obligations are complied with, especially the area of Risk Assessment, then the injured volunteer may not receive that extra cover through SAICORP.

All risk assessments must be reviewed every 12 months on the anniversary of the submission of the original assessment for that area. This includes those ongoing activities such as letterboxing.

For all those Area Coordinators who have submitted their risk assessments I do thank you for the time and effort that you have put in. And you can see that it is not overly difficult to complete, if you use the template that is held by Sturt LSA Crime Prevention Section.

Until next time keep safe and well and I wish you all a Merry Christmas and safe New Year.

David MODRA
OHWS Rep
Neighbourhood Watch
Sturt LSA.