

# Workers' Compensation vs Voluntary Workers Insurance

Whilst having similar names, the function of the above types of policies is different. Below briefly describes the function of each policy to assist you to understand the difference.

## Workers' Compensation Cover

You must have Workers' Compensation insurance for anyone you employ who the legislation defines as a 'worker', including cover for claims at common law.

By keeping a current Workers' Compensation insurance policy and having an injury management system in place, you will ensure compliance with the Workers' Compensation and Injury Management Act 1981 WA.

Further information can be found here;  
<https://www.workcover.wa.gov.au/employers/understanding-your-rights-obligations/>

## Voluntary Workers Personal Accident Cover

A Voluntary Workers Personal Accident policy is a means of providing some benefits for volunteers who perform unpaid work on behalf of the insured. Cover can be provided for out of pocket expenses if an accident results in the injury or death of a volunteer.

For a more detailed information about levels of cover, please contact our office.



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