

Smart solutions protect virtual volunteers

Modern lifestyles and the internet are disrupting volunteering with more and more Australians now participating in “virtual volunteering” where they provide their time and services online to support a charity or not-for-profit.

Virtual volunteers may, for example, provide administrative support, create marketing materials for the not-for-profit sector, or make telephone calls on behalf of a charity seeking donations.

Around one in five Australians currently provide voluntary services according to ABS Census data, it's not clear what percentage of them are virtual volunteers, but anecdotal evidence suggests it's a rising proportion.

The challenge for many charities and not-for-profits, is ensuring this growing army of virtual volunteers is properly protected. As unpaid workers, volunteers are not covered by workers compensation in the event of accidental injury or death.

To protect volunteers charities have turned to voluntary workers insurance policies - but these are generally geared to volunteers who physically leave their homes to volunteer in an office or specific location, which does not apply to virtual volunteers who instead offer their services from their own homes.

Organisations with voluntary workers insurance need to specifically extend it to include virtual volunteers, or there could be a worrying gap in cover.

In addition, organisations which benefit from the services of virtual volunteers need to remain mindful of the recently harmonised Work, Health and Safety legislation across Australia which requires volunteers to be treated in a similar way to paid employees, particularly in terms of the safety of their work surrounds.

Clearly it is not realistic for charities and not-for-profits to organise home visits to inspect their virtual volunteers' homes; but it is advisable that these organisations find a way to demonstrate that they have provided appropriate information to volunteers, and raised their awareness regarding potential hazards in the location from which they volunteer.

The legislation calls for an approach to health and safety which is “reasonably practicable”. One option might be to use online checklists and assessments to ensure that volunteers properly understand their responsibilities and role, and also the importance of maintaining a safe working environment.

Finally, in the event of a claim, volunteers may have to demonstrate that they were injured during the course of volunteering rather than when they were - for example - making a cup of coffee or hanging out the washing.

An online volunteering system that requires volunteers to sign on when they start and stop tasks could be helpful in that regard.

Aon has negotiated with a range of insurers to include virtual volunteer coverage as standard in their policies; but in order to ensure the safety of virtual volunteers organisations need to properly inform themselves of their responsibilities under the current legislation, and implement comprehensive programmes to ensure virtual volunteers are also aware of their rights and responsibilities.

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