Volunteers play a critical role in addressing the needs of the most vulnerable people, and should be provided with a legal framework and protection in order to carry out this vital work.

Volunteers are local people; they enhance the organization’s ability to monitor needs in the country and also extend the organisation’s sphere of influence.

Volunteers know the community, the language and the customs: they are familiar with both local needs and resources and can match the two.

Volunteers are on the spot: when disasters, emergencies, conflicts or epidemics strike, volunteers are already there and can act immediately. Outsiders will always arrive later, maybe too late.

Are all volunteers of your National Society insured? Every year, volunteers are injured in the course of their humanitarian duties, and some tragically lose their lives.

The secretariat of the International Federation of Red Cross and Red Crescent Societies (IFRC) initiated a volunteer insurance scheme to assist member societies following a decision at the 2005 General Assembly: “To encourage National Societies to make sure that they have adequate accident insurance coverage for volunteers, when they carry out Red Cross and Red Crescent activities.”

The global accident insurance scheme is intended for National Societies who do not already have insurance, and will cover a volunteer carrying out activities on behalf of their National Society.

For the cost of only 1.50 Swiss franc per volunteer per year, this insurance provides some basic cover in case of accident, death or disability.

A summary of the insurance and the subscription form are available on FedNet on the volunteers’ protection page or on the Insurance Unit page.
SUMMARY OF THE INSURANCE

Period of insurance: A calendar year, from 1st of January to 31 December

Premium: 1.50 Swiss franc per volunteer per year. As of 1st July, 0.75 Swiss franc per volunteer per calendar year.

Person insured (art. 1.1): Volunteers taking part in activities on behalf of a National Society and/or the International Federation of Red Cross and Red Crescent Societies (IFRC) when they carry out Red Cross and Red Crescent activities.

Type of cover (art. 1.1): Cover is granted during the activity of the insured as a volunteer on behalf of the IFRC or any participating National Society, when they carry out Red Cross and Red Crescent activities. Cover is not extended to a volunteer on the way to or from a place of residence and the Red Cross Red Crescent premises.

Validity (art. 1.2): Worldwide

What is an accident (art. 1.3)? An accident is when a volunteer involuntarily suffers a sudden impairment of health due to an external event affecting his or her body.

Sums insured (art. 2): Death: 3,000 Swiss francs Disability: up to 6,000 Swiss francs Medical treatment costs related to accident, death or disability: 4,500 Swiss francs.

Type of benefits (art. 2.1.2 and 2.2): The insurer shall pay the disability benefits as a capital sum. The basis for the calculation of the benefits is the coverage amount and the degree of disability due to an accident. If the volunteer dies due to the accident within one year of the incident, the death benefits shall be paid according to the coverage amount.

Medical expenses (art. 2.3): If following an accident, the volunteer has to pay medical expenses in respect of damage to his or her health caused by the accident within one year of the incident, the insurer pays up to the amount stated in the policy, proved costs for medically prescribed therapy for: Medical practitioner fees, operation, x-ray, drugs, bandages, transport ambulance. Deductible 25 Swiss francs applicable per case.

All original documents must be sent to IFRC Insurance Unit. The different documents need to be translated into French or English, should the original language be different.
TERMS AND CONDITIONS FOR VOLUNTEER ACCIDENT COVERAGE

Insurer does not pay for (art. 2.3.3 and 4.1)

- Dental treatments
- Spa, rehabilitation measures
- Expenses incurred by methods of treatment and medicaments which are not generally scientifically recognized, food
- All sickness cases
- Accident caused under the influence of drugs or alcohol
- Accident, which are caused directly or indirectly by nuclear energy
- Accident, which are caused directly or indirectly by biologic and chemical acts of terrorism.

Maximum limit of age (art. 5.2):

Insurance shall exist until the end of the insurance year, in which the volunteer completes the 70th year of his life, at which time insurance ends automatically.

War risk:

The coverage is extended to accidents resulting from an act of war or civil war provided the volunteer did not take any active part in the event.

What is important to do after an accident? (art. 6)

Without your cooperation the insurer cannot provide our benefits.

The person in charge (indicated in the subscription form) must notify immediately by email to insurance.manager@ifrc.org or insurance.officer@ifrc.org and send the claim form in one of the four official languages-English, Spanish, French or Arabic. Please respect the following delays to announce the accident claim:

- in case of death: within 48 hours
- in case of disability: a.s.a.p. but no longer than a week
- in case of medical expenses: within a month

All documents (medical report, medical invoices etc.) must be sent as soon as possible.

Begin and end of the insurance: (art. 9.1):

The insurance protection begins at the time which is listed in the insurance policy (subscription form) and when the payment has been made in the bank account of the IFRC (see the subscription form). The premium for the next year must be paid before the 1st January for a new period of one year (from 1st January to 31st December). Without a request for renewal, the coverage will be stopped on the 31st December.
FIND OUT MORE

The IFRC’s global volunteering development team can you tell more about the insurance.
Email: volunteering@ifrc.org
Tel: +41 22 730 42 22
Fax: +41 22 733 03 95

You can also get detailed information by contacting the IFRC insurance unit directly:

Francine Golay, Senior Officer
insurance.unit@ifrc.org
Tel. +41 22 730 42 28

Insurance Assistant
insurance.assistant@ifrc.org
Tel. +41 22 730 43 13

Mailing address:
International Federation of Red Cross and Red Crescent Societies
Insurance Unit
Route de Pré-Bois, 1
P.O. Box 303
1211 Geneva 19
Switzerland

This summary of insurance is a preliminary information, under no circumstance shall it replace the IFRC rules or insurance policy itself, and in case of a dispute, the language, the terms and the conditions in the Master policy will be decisive and final.

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