



Lake Macquarie
Landcare

Landcare volunteers

Injury and Insurance – What you need to know

1. Ensure that at the start and finish of every shift, you complete your Blue Book. This provides an accurate record of when you were volunteering and where, and will be used to substantiate any claims made. Without this information, Council is unable to prove to their Insurers that you were where you say you were at the time of the incident and therefore any subsequent claims may be denied.
2. If an incident occurs, assess the situation, make the site safe where possible, contact Emergency Services if required, or for all non-emergencies, seek medical attention from a Bulk Bill medical practitioner and contact your private health insurer. (Please find a list of local bulk bill providers below).
3. Ensure you document the incident, include photos, time, date, witnesses, weather conditions, what you were doing at the time the incident occurred, and any other relevant information.
4. Notify the Landcare Resource Centre (LRC) to report the incident. Phone: 4921 0392 or email: lro@lakemac.nsw.gov.au. The LRC will then ring Council's Incident Hotline to make a report.
5. Incident information will be provided to Council's Insurance Officer, who will contact you to explain the process:
 - You will be asked to send through a brief written summary of what occurred, in your own words, and relevant personal information. Note, you must report any incidents to Council **within 30 days**.
 - This information is used by Council's Insurance Officer to notify Council's Insurers that a Personal Accident claim is on the way.
6. Upon receipt of your information, the Insurance Officer will again be in contact. A comprehensive claim form will be provided for you to complete.
7. Your claim will be assessed and you will be notified of the outcome in due course.

Please note:

- You will not profit from an insurance claim, the only benefits paid are for costs incurred.
- Although Council will make every effort to assist you with the process, just like with your car, home or private health insurance, each claim is assessed by insurers on its merits and there are no guarantees that your claim will be successful.

For seeking medical treatment:

- Use Medicare and Bulk Bill services;
- Consult with your own Private Health Insurer to find out your entitlements; and
- Keep copies of all relevant documentation.

You are not covered for:

- Services for which you are eligible to receive Medicare benefits;
- Medical supplies provided under a Prescribed Benefit Scheme (PBS);
- Loss or damage of personal property;
- Expenses incurred as a result of pre-existing medical conditions, sickness, disease or illness; and
- Loss of income if unable to prove, substantiate (i.e. most recent tax return).

Bulk Bill providers within Lake Macquarie

Cardiff Medical Centre & Skin Cancer Clinic
321 Main Road, Cardiff. Phone: 4918 3800

Charlestown Medical & Dental Centre
316 Charlestown Road, Charlestown. Phone: 4915 1222
<http://www.gptvtc.com.au/site/index.cfm?display=465521>

Doctor to your Door (after hours service)
Phone: 1300 968 736
<http://www.doctortoyourdoornewcastle.com.au/contact-us.php>

Edgeworth Family Practice
2, 11 Arnott St, Edgeworth. Phone: 4953 0966
<http://www.edgeworthfp.com.au/>

Glendale Medical Centre
342 Lake Road, Glendale. Phone: 4954 6354

Morisset Medical Centre
Shop 1, 1 Short St, Morisset. Phone: 4973 4266

Newcastle After Hours Medical Service
Charlestown. Phone: 4943 6666

Waratah Medical Services
89 Dora Street Morisset. Phone: 4973 1126

Lake Macquarie Landcare is
proudly supported by



Landcare Resource Centre
Cnr Toronto and Five Islands Rds, Teralba NSW 2284
Postal address: Box 1906 HRMC NSW 2284
Phone: 4921 0392
Email: lro@lakemac.nsw.gov.au
Web: www.lakemacquarielandcare.org

