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His Excellency The Honourable Chris Dawson APM
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To Senator Deborah O'Neill, Chairperson,
Care of the Committee Secretary,
Parliamentary Joint Committee on Corporations and Financial Services
PO Box 6100
Parliament House
Canberra ACT 2600

By email: corporations.joint@aph.gov.au

Dear Senator O'Neill,

Parliamentary Joint Committee on Corporations and Financial Services' Inquiry into Small Business Insurance

I am writing on behalf of Volunteering WA regarding the Parliamentary Joint Committee on Corporations and Financial Services' Inquiry into Small Business Insurance.

We were joint signatories to Volunteering Australia's submission to your Inquiry, submitted in March 2026, which highlighted the importance of accessible and appropriate insurance arrangements for volunteer-involving organisations and volunteers.

Unfortunately, Volunteering WA was unable to participate in the Committee's public hearing held in Perth on 3 August 2026. We would nevertheless like to provide the Committee with an international example that may be relevant to its consideration of insurance arrangements for the volunteering sector, particularly as the Committee prepares its final report.

South Korea operates a government-funded volunteer insurance scheme that provides free and uniform coverage for registered volunteers across the country.

While the South Korean model operates within a different legal and institutional context and is not necessarily directly transferable to Australia, it provides a useful example of how government intervention, standardised coverage and public transparency about the nature and cost of volunteer personal accident claims can support volunteering.

Both the relatively low cost and transparency of insurance arrangements in this model are particularly noteworthy. The Korean Government publicly reports key data on the scheme, including the number and types of insurance claims and benefits provided. This provides a useful evidence base for understanding the scheme and informing policy development. In the Australian context, volunteer personal accident insurance is provided through a range of private insurers, as well as State and Local Governments, comparable claims data is not publicly available. Greater claims transparency addresses information asymmetry and could also be an important consideration for future policy and regulatory reform.

We wish to highlight that, as in South Korea, Australia's volunteering IT landscape is broad, with several existing systems that could potentially be extended to capture relevant data and support the tracking required for insurance purposes.

We have enclosed a summary of the South Korean model, including relevant data and references, for the Committee's consideration. The international comparison was prepared with the assistance

of Ms Jieun Ha, a South Korean Master of Social Work student from the University of Western Australia, while completing her placement with us. The summary was compiled from publicly available Korean government sources on the internet which Ms Ha translated.

We hope this international comparison will be useful alongside the evidence already provided to the Inquiry by our colleagues Mark Pearce of Volunteering Australia and Gillian Garner of Volunteering Victoria on 4 August 2026.

My Manager Policy, Advocacy and Research, Ms Dominique Hansen, would be pleased to provide any further information or clarification that may assist the Committee. Ms Hansen's email is

[REDACTED]

Sincerely,

[REDACTED]

Tina Williams
Chief Executive Officer
Volunteering WA

9 September 2026

Attachment 1.

Volunteer insurance in South Korea

Volunteering in South Korea

Timeline of the evolution of volunteering in South Korea

- Volunteering in South Korea has evolved from large-scale informal civic participation into a formally organised, nationally coordinated system supported by legislation, dedicated institutions, digital infrastructure, and volunteer protection mechanisms:
 - ✓ **1964 – Disaster Relief:** Korean Red Cross distributed relief supplies, including essential daily items and medical supplies, as well as rice, to the flood victims.
 - ✓ **1976 – Youth Volunteering:** Students from Sang-myung Women's University, Yeong-nam University, and Korea University provided education and medical services for volunteering in rural communities.
 - ✓ **1988 – Seoul Olympics:** 27,221 volunteers were recruited, trained and placed, marking an important step towards systematic volunteer management.
 - ✓ **1995 – Educational Reform:** Volunteer activities became formally incorporated into secondary education.
 - ✓ **1996 – Volunteer centres:** Pilot volunteer centres were established in eight regions, supporting the coordination and development of local volunteering.
 - ✓ **2005 – Framework Act on Volunteer Service Activities:** Established the legal foundation for South Korea's national volunteer system.
 - ✓ **2010 – Korea Volunteer Center & 1365 Volunteer Portal:** Strengthened national coordination and provided a central platform for accessing volunteer opportunities.
 - ✓ **2016 – Comprehensive Volunteer Insurance:** Introduced an integrated national insurance scheme to streamline and strengthen protection for volunteers
 - ✓ **2022 - A legal expenses benefit for psychosocial injury was introduced:** No claims have been made under this category to date. (Korea Volunteer Center, 2022).

The South Korean government manages volunteering through an integrated national digital system that supports volunteer recruitment, activity management, information sharing, and training.

Since 1999 the Korean government has measured the economic value of volunteering, every 3 years. In 2025 a total of 59.53 million hours of volunteering were recorded. Based on the average wage, these hours are estimated to have generated an economic value of approximately KRW 1.6276 trillion, approximately AUD \$1.6 billion (Korea Volunteer Center & Ministry of the Interior and Safety, 2026)

1365 Volunteer Portal – **Recruitment and management:** The national platform connects volunteer centres nationwide, supporting volunteer recruitment and the recording and management of service hours.

Volunteer Archive – **Information and knowledge sharing:** The Volunteer Archive provides access to records, research, policies, reports, and practical resources related to volunteering in Korea.

Volunteer Involving Organisations must be approved by non-governmental local volunteer centres before being registered on the 1365 Volunteer Portal (referred to throughout this paper as the National Portal). Once approved, organisations can post volunteer opportunities on the 1365 Volunteer Portal to recruit volunteers.

- **Eligibility:** Formal volunteer organisations generally require at least five members, an activity plan, organisational rules or by laws, and an operating pledge; political, religious, and commercial activities are excluded.
- **Assessment:** Local volunteer centres assess the organisation's purpose, membership, and suitability, including public benefit and operational stability.
- **Training and monitoring:** Approved organisations must complete basic manager training and undergo ongoing monitoring, including activity and performance checks.

In 2025, volunteer participation in South Korea was highest in daily living support for vulnerable populations (32.8%), including assistance to older adults and persons with disabilities; environmental protection (23.8%), such as litter collection and tree planting; and cultural events (14.7%), including supporting exhibitions, performances, and sporting events (Korea Volunteer Center, 2025).

Volunteering also plays a significant role in disaster response in South Korea. For example, during the 2025 Sancheong wildfires, volunteers provided daily meals and other support to firefighters and affected communities.

Large-scale volunteer mobilisation also occurred following Typhoon Rusa in 2002 (126,275 volunteers), the Taean oil spill in 2007 (approximately 1.23 million), the Sewol Ferry disaster in 2014 (92,039), and the Gangwon forest fires in 2019 (15,777).

Volunteers provided a wide range of support, including disaster recovery and clean-up, food provision, medical and legal assistance, emotional support and sanitation. These events demonstrate the capacity of South Korea's volunteer system to rapidly mobilise large numbers of people in response to major disasters (Korea Volunteer Center, n.d.).

Comprehensive Volunteer Insurance scheme

Who is covered by the scheme?

This government-funded scheme covers volunteers participating in activities coordinated by volunteer involving organisations who are registered on the national portal. The scheme is overseen by the relevant government departments including the Ministry of the Interior and Safety, Ministry of Health and Welfare, and Ministry of Gender Equality and Family. For the 2026–2027 coverage period, the total scheme budget was approximately AUD \$2.7 million (Korea Volunteer Center, 2026).

Insurance extends to informal and one-off activities such as clean-up activities, as well as overseas volunteering programs conducted by South Korean Volunteer Involving Organisations and journeys to and from the place of volunteering. (Ministry of the Interior and Safety, 2025).

South Korea is a country with 51.2 million people. In 2026, approximately 15.8 million volunteers were registered on the national portal, representing 30.9% of the South Korean population (Korea Volunteer Center & Ministry of the Interior and Safety, 2026).

The annual active volunteering participation rate for volunteers on the register is much lower. In 2026 only 2,202,264 people registered on the national portal actively participated in volunteering.

What type of cover is provided?

Table 1. Insurance Coverage/Benefits

Coverage	Benefit amount (AUD, approx.)
Accidental Death (exception: people under age 15)	200,000
Permanent disablement	Up to 200,000
Hospitalisation	30/day
Social disaster death	200,000
Outpatient treatment	10/day
Medical expenses	Up to 100,000
Volunteer public liability	Up to 200,000
Fracture diagnosis	500
Fracture surgery	1,000
Burn diagnosis (second degree or above)	500
Burn surgery	1,000
Facial Plastic Surgery	5,000
Specified infectious disease*	1,000
Natural disaster death	500,000
Heat- and cold-related illness diagnosis	500
Heat- and cold-related illness hospitalisation	50/day
Sexual violence compensation	10,000
Sexual violence injuries compensation	5,000
Legal expenses for psychological injuries	10,000
Hit-and-run / uninsured motor vehicle death	500,000
Hit-and-run / uninsured motor vehicle permanent disability	Up to 500,000
Motor vehicle excess reimbursement	Up to 500
Motor vehicle accident	- Death: up to 50,000 - Injury: up to 50,000 - Permanent disability: up to 30,000

*The Specific Infectious Disease benefit covers 22 legally designated infectious diseases like the following:

- **Class 1 infectious diseases (3):** Plague, anthrax, and diphtheria
- **Class 2 infectious diseases (11):** Measles, cholera, typhoid fever, paratyphoid fever, shigellosis, enterohaemorrhagic E. coli infection, pertussis, mumps, poliomyelitis, meningococcal infection, and scarlet fever
- **Class 3 infectious diseases (11):** Tetanus, Japanese encephalitis, malaria, Legionnaires' disease, Vibrio vulnificus sepsis, typhus, murine typhus, scrub typhus, leptospirosis, brucellosis, and hemorrhagic fever with renal syndrome.

COVID-19 is not included among the diseases covered under this provision (Korea Volunteer Center, 2026, p.53).

What is the claims process?

- **Claim submission:** The volunteer or the relevant volunteer organisation submits the insurance claim and supporting documents, including verification of the volunteer activity to their nearest local volunteer centre.
- **Claim management:** Claims are centrally managed through the Comprehensive Volunteer Insurance Management System, with 17 metropolitan and provincial Social Welfare Councils responsible for claim administration.

Analysis of claim types, numbers and costs

The top five claim categories during the 2025–2026 insurance period were all related to medical expenses, including on-site medical expenses, outpatient treatment, fracture diagnosis, hospitalisation, and fracture surgery (Korea Volunteer Center, 2026).

In the same period, the average claim payment was approximately AUD \$1,534 per claim, based on 2,043 claims and total compensation of AUD \$3.14 million. The highest individual claim cost was approximately AUD \$200,000 for a death claim (Korea Volunteer Center, 2026).

The estimated annual cost of coverage per active registered volunteer was approximately AUD \$1.23. This was calculated by using the total scheme budget of KRW 2.7098 billion (approximately AUD \$2.7 million) and 2.2 million registered volunteers in Korea (Korea Volunteer Center & Ministry of the Interior and Safety, 2026).

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