



Volunteering at your strata property: Understanding the risks

Being part of a strata community often means pitching in to help things run smoothly. While volunteering your time may feel like a practical way to contribute, it's important to understand how this affects both your safety and the Owners Corporation's (OC) legal obligations. Here's what every strata resident, committee member and manager needs to know.

What counts as volunteering in strata?

Volunteering refers to unpaid work undertaken by residents or committee members to maintain or improve common property. Common examples include:

- Taking out or bringing in rubbish bins
- Gardening or lawn mowing common areas
- Performing basic repairs or maintenance
- Cleaning stairwells, foyers or shared windows

While helpful, these tasks are not risk-free – and in some cases, may not be covered under your insurance.

Personal Accident cover: What's included?

Most strata insurance policies include Personal Accident cover for voluntary workers, offering limited protection for injuries sustained while performing approved tasks on behalf of the OC. However, to be eligible:

- The OC must have given prior approval for the task in writing
- The volunteer must be named in the OC's official records
- The work must be unpaid – accepting any form of reward may void your entitlement
- The injury must result directly from an external, visible, and accidental cause – and typically only for serious injuries (for example, loss of limbs, sight or death)

Minor injuries like cuts or sprains are often not covered.

What strata insurance doesn't cover

It's a common misconception that strata insurance covers everything. In reality, it does not cover:

- **Contents insurance**
Residents must take out their own policy for personal belongings inside their lot
- **Landlords insurance**
Separate cover is required if you lease your property to tenants
- **All injuries or events involving volunteers**
Only eligible claims under specific policy conditions are covered

Association Liability Insurance: Broader protection

While personal accident cover can assist in the event of injury, it does not protect volunteers or committee members against legal action for alleged misconduct, bullying, discrimination or wrongful decisions.

For this, OCs should consider a separate Association Liability policy (sometimes called Management Liability). This protects the OC and its office bearers from legal costs and damages arising from wrongful acts, including claims made by volunteers.

Best practice: What your OC should do

To best protect your community and reduce legal risk:

- **Maintain a register** of approved volunteers and tasks
- **Ensure written approval** is provided before any work begins
- **Review your insurance policies** regularly to ensure Personal Accident, Public Liability and Association Liability covers are all in place
- **Engage professionals** where risks are higher or jobs fall outside the reasonable skill level of residents

Summary: Key facts at a glance

Topic	Requirement
Personal Accident for Volunteers	Yes Volunteers may be covered if the OC has approved the task in writing, the volunteer is named in OC records, and the injury meets strict criteria
Public Liability	\$20 million minimum Though \$30 million is recommended for added protection against serious injury claims or lawsuits
Contents Cover	Not included Individual owners and tenants must take out separate contents policies to cover personal belongings, furniture and electronics
Landlord Risks	Not included Landlords must hold dedicated landlord insurance, including cover for tenant damage, loss of rent and liability within the lot
Association Liability	Separate policy Provides protection for the Owners Corporation, committee members and volunteers if sued for wrongful acts (for example, defamation, discrimination, mismanagement)

Common pitfalls to avoid

Even with good intentions, volunteering in a strata setting can create exposure if the right steps aren't followed. Here are a few key areas where things can go wrong:

- **Assuming tasks are automatically covered**
Insurance won't respond unless the volunteer is properly documented and the task is pre-approved
- **Failing to update the volunteer register**
If someone new starts helping out and isn't recorded, they may not be covered
- **Not disclosing higher-risk tasks**
Activities like electrical repairs, structural work, or using power tools may fall outside the scope of cover
- **Over-relying on volunteers**
While cost-effective, this can place unnecessary legal and safety risk on the OC, especially if proper procedures aren't followed

To protect your OC and community, treat volunteers like a valued workforce: Documented, supported and risk-managed.

FAQs

Do I need approval to volunteer in my strata community?

Yes. Volunteers must be authorised by the Owners Corporation and recorded in official meeting minutes or the OC's register to be covered under strata insurance.

What happens if a volunteer is injured but wasn't officially recorded?

In most cases, insurance will not respond unless the volunteer was properly documented. This puts both the individual and the OC at risk.

Can volunteers perform maintenance or repairs?

Only basic tasks should be done by volunteers. High-risk or technical jobs (like electrical or structural work) should always be left to licensed professionals.

Are committee members automatically covered by insurance?

Not always. For broader protection - especially against legal claims - the OC should have Association Liability Insurance in place.

Does strata insurance cover my contents or tenant damage?

No. Strata insurance only covers the building and common property. You'll need separate contents or landlord insurance for your lot.

Achieving the best Strata Insurance outcome

Volunteering in your strata community can be rewarding, but it's not without risk. If you're unsure whether a task is covered, check with your strata manager before proceeding. Owners Corporations also have a duty of care to volunteers - which includes ensuring the right insurance is in place. Please contact your Whitbread insurance broker for support in reviewing your strata insurance needs or to discuss a particular risk in greater detail.

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