

Accident Insurance for Adult Volunteer 4-H Leaders

	American Income Life Insurance Co.	Acordia	Brotherhood Mutual	VIC – State of Oregon
Type of Insurance	*Primary – No deductible	*Secondary	*Primary @ \$1.00 *Secondary @ \$.75	*Secondary
Cost	\$1.00/year – Regular Leaders \$2.00/year – Horse/Other Leaders	\$1.00/year – Regular Leaders \$2.00/year – Horse Leaders	\$1.00/year - Regular Leaders \$.75/year - Regular Leaders Limits related to horse activities	No charge through 2003
Who can be Covered	Adult 4-H Leaders Also 4-H Members	Adult 4-H Leaders Also 4-H Members	Adult 4-H Leaders (all in the club must be insured) Also 4-H members	Adult 4-H Leaders
Basics of Coverage	See attached information	See attached information	See attached information	See attached information
Responsibilities of county Extension office	Collecting fees; Sending in new/renewal information	Collecting fees; Sending in new/renewal information	Collecting fees; Sending in new/renewal information	Obtaining completed “Conditions of Volunteer Service” form on each volunteer to be covered. Position Description(s) needs to be attached to each form. Must keep track of who signs up for the insurance and who elects not to take the insurance.
Paperwork	Copy of Policy	Copy of Policy	Copy of Policy	“Conditions of Volunteer Service” form required on each volunteer to be covered – forms to be maintained in county office.

***Primary** policy means that any claims should be negotiated for payment from the insurance company before claims are paid out from any other insurance coverage a person may have. Secondary policy means that any claims will be paid after the person’s primary insurance carrier(s) have paid.