

## **Insurance: A Primer for 4-H Volunteers**

There are two basic types of insurance volunteers need to be concerned with liability and health/accident. 4-H leaders are automatically covered for liability as soon as they enroll. It is important to note that this does not cover personal equipment, animals or automobile liability in hauling youth to activities.

### **Health/Accident Insurance**

Leaders and member are NOT covered by accident insurance automatically. Accidents insurance is available in two forms: yearly and activity.

Yearly accident insurance (\$1.00 per person per year for most 4-H projects and \$2.00 per person per year for the horse project) covers all enrolled 4-H members (K-12) in the club while participating in any approved a supervised group 4-H activity. Leaders can be covered under this form as well as members. Members are also covered while traveling to or from their home for any 4-H activity. The minimum club premium is \$10. Remember, K-3 youth CANNOT be enrolled in the large animal, horse, or other high-risk projects and health accident insurance is not available.

Activity insurance is a second type and is appropriate when you wish to cover a specific activity such as camp a field trip or other special event. A simple form is filled out and mailed before the event takes place and the payment is made after the event is over. The insurance cost ranges from \$.15 to .23 per day per person depending on the level of coverage with a minimum cost of \$4 per activity.

It should be noted that the coverage under both the yearly and activity formats is limited. The coverage is designed to cover the majority of costs associated with minor injuries such as broken arms and legs and NOT severe injuries with extended hospital stays. Given the very modest cost, however it is strongly recommended that clubs take advantage of these or similar plans.

### **Liability Insurance**

As noted above, enrolled volunteers are automatically covered under the State System of Higher Education Liability Tort Fund. In the eyes of the law, 4-H leaders are considered volunteer staff members of Oregon State University. As such, they have identical coverage as is extended to paid staff. Volunteers are extended coverage because they help deliver the educational programming of the OSU Extension Service.

What about 4-H members and their families? 4-H members and their families are considered beneficiaries of the educational efforts of OSU. As a result, liability coverage is NOT extended to the.

At times, 4-H leaders will involve parents and other adults who are not officially enrolled to assist with project activities. Until recently, people in this category were not covered for liability purposes. Now, people who help as ring stewards, chaperons for campouts, etc. can be covered. A form called the "Volunteer Agreement" form is available at the Extension Office is the tool to be sued to document the assistance for insurance purposes.

Horse clubs often ask if the arena owner where riding meetings are held can be covered. A special form is available from the Extension Office to fill this need and is known as a "Rental Agreement". In effect, it is a contract under which OSU provides liability coverage in exchange for use of the facilities for educational purposes.

When might a volunteer or activity NOT be covered? Volunteers forfeit coverage if a loss is determined to be a result of wonton negligence or gross neglect.

Fundraising activities are also in the category of NOT being covered. The rationale centers on the fact that Extension Agents are not in the direct control of the funds raised nor of the activities to raise the funds and therefore do not qualify as Extension educational programs. This is not to discourage clubs from putting on fundraising events, but rather to inform you that these must be covered by your own personal liability coverage.