

Volunteer Insurance

Frequently Asked Questions

Q: What kind of insurance coverages are available?

A: VIS insurance program includes four coverages -accident insurance, volunteer liability insurance, excess automobile liability insurance, and volunteer/employee dishonesty coverage:

- **Accident Insurance** --provides excess accident medical insurance directly to a volunteer when he or she is injured traveling directly to or from, or participating in, volunteer activities. "Excess" simply means that if the volunteer has other insurance, such as Medicare, that insurance would be primary, and the coverages provided by our policy would be in excess of Medicare and any supplemental policies in force. In the event that a volunteer has no other insurance coverage, our coverage would be primary.
- **Volunteer Liability and Excess Auto Liability** --A volunteer's actions may cause physical injury to another, or damage to another's property. If the injured party feels that their injury or the damage to their personal property resulted from the negligence of the volunteer, the volunteer may be sued. When this occurs, the volunteer will need to defend himself or herself, and if judged negligent will be responsible for the financial judgment incurred. Our volunteer insurance program includes volunteer liability and excess automobile liability protection for just those situations.
(Not available for work-release or alternative-sentencing volunteers)

The volunteer liability policy provides volunteers a \$1,000,000 limit of liability; the excess automobile policies are written at limits of \$500,000. Volunteers must rely on their own personal automobile policies to provide coverage for damage to their own vehicles.

These coverages are written on an excess basis; as is true with the accident coverage, if the volunteer has no other volunteer liability coverage, our volunteer liability insurance policy would be primary.

It is important to note that our excess automobile liability does require that volunteers carry at least the minimum automobile liability limits required of drivers in the state in which they are registered. Our policy would provide excess liability protection over those minimum state requirements -or the volunteer's own insurance policy, if those limits are greater.

- **Volunteer/Employee Dishonesty** --Coverage protects the organization itself against losses caused by dishonest acts of a volunteer or employee; or by theft, destruction or disappearance of money or securities.

Q: If both Volunteer Liability and Excess Automobile Liability policies respond to claims of physical injury or damage to another's property, why are both coverages needed?

A: The volunteer liability policy specifically excludes claims involving the ownership, use, or operation of a motor vehicle. Consequently, an injury to another, or the damage to another's property, resulting from the use of a motor vehicle needs to be protected under a separate contract.

Q: Does the Volunteer Liability Insurance coverage protect a volunteer against an allegation of sexual misconduct or sexual abuse?

A: The volunteer would be entitled to the defense of an allegation of sexual abuse or sexual misconduct under the volunteer liability contract. The policy would not defend or indemnify the volunteer if they admitted wrongdoing, or if the allegations against them proved true.

Q: How much does the insurance coverage cost?

A: Presently, our accident insurance coverage is \$3.94 per volunteer a year, volunteer liability is \$1.72 per volunteer a year, and our excess automobile liability coverage is \$6.34 per volunteer a year. It's important to note that the volunteer liability coverage is subject to \$100.00 minimum policy premium, and the excess automobile liability coverage is subject to a \$100.00 minimum policy premium. The only other cost is the required \$135.00 fee for membership in Volunteers Insurance Service, which makes this available.

Q: Does an organization need to apply for each coverage, or may they elect just to insure their volunteers under the accident insurance coverage?

A: The organization can insure their volunteers under all four policies, just one, or any combination of the four; however, they must insure all of their eligible volunteers under whichever coverage or coverages they select. As an example, if they have 50 volunteers, they cannot choose to insure just 20. They can choose to insure all 50 for just accident coverage, or do as most of our members do -insure all of their volunteers for each coverage.

Q: Volunteers come and go. How do I know how many to insure?

A: Insure the greatest number of volunteers you expect to have at any given time during the year. You do not need to let us know when volunteers come and go.

Q: What age must a volunteer be to qualify for the program?

A: There is no minimum or maximum age.

Q: Are all policies written on an annual basis?

A: Yes. You should know that in order to help us in renewing policies effectively, all coverages are written on an annual basis, July 1 to July 1 policy period. An organization that applies for coverage mid-term is issued a short-term policy on a proportional premium basis. That policy is then renewed on July 1 each year thereafter.

Q: When a volunteer is injured, or is sued, how can they make a claim?

A: All claims should be directed to the CIMA Companies, Inc., office in Woodbridge, Virginia. We will notify the insurance carrier, and be available to make certain the claim is handled promptly and efficiently. If you have a potential volunteer liability or excess automobile claim, we urge you to contact us by telephone at 1-800-468-4200.