VIS Volunteer Insurance

Insurance and liability are confusing topics at best, but they are a reality for Extension as we extend our reach by involving volunteers in teaching and providing services.

What do we mean by liability in reference to Extension volunteers?

Our volunteers are asked to provide a service in our communities based on the position description for which they applied and were selected to fulfill. Extension staff is responsible for training the volunteers with the knowledge and skills to conduct those roles. Liability is then defined as being legally responsible for providing the Extension program according to current Extension information. As long as Extension volunteers share and disseminate information they have gained in training from an Extension professional, then they are not liable for mis-information.

Some Extension volunteers also handle funds for their organization. For those specific volunteers, they are legally responsible or liable for the safekeeping of those funds and for accurate record keeping of the same. Refer to the OSUE Volunteer Financial Risk Management Factsheet for more details about fiscal responsibilities.

About the VIS Volunteer Insurance Program

1. What is the term?
   Policy Term is July 1 through June 30

2. What is the Cost?
   There is a Cost is per Extension Volunteer, with a renewal of VIS Membership fee. See the annual invoice for information about these costs.
   OSU Extension Administration supports 50% of the membership fees and personal liability coverage.

How payment is made?
   The University requires this insurance coverage to be placed on a purchase order. The Business Office creates one purchase order and pays all invoices for CIMA Co. The Business Office then transfers the 50% cost to the unit via a journal entry. Payment is not to be made from the unit's local checking account. **Your checking account will not be reimbursed.** Third parties can pay the unit’s portion of the cost directly to CIMA if the unit provides them with a copy of the invoice. Instructions are included with the letter that is sent annually with the premium invoice.

3. What is the insurance?
   Volunteer Insurance Services (VIS) was established nearly 40 years ago to address the liability concerns that are shared by many volunteers, would-be volunteers and the nonprofit organizations that use their help. All registered volunteers (collectively) of an organization are provided with Personal Liability insurance at a limit of $1,000,000 per occurrence subject to an annual aggregate per named organization. This policy provides protection for a personal injury or a property damage liability claim arising out of the performance of the registered volunteer's duties. Being a secondary program, this coverage is in excess of and non-contributing with any other valid or collectible insurance the volunteer may have.

Coverage is for a maximum of $1 million per incident with a $3 million per policy maximum per year.

- The insurance covers claims involving the individual registered volunteer and a client (i.e. youth, parent, etc.) with whom the volunteer has worked on behalf of Extension as long as they are doing the job that their job description states.
- This policy provides protection for a personal injury or a property damage liability claim arising out of the performance of the registered volunteer's duties. For example, if the volunteer caused the injury to another person or damaged another person's property, then that liability is covered for that other person or property.
- This policy would also defend the volunteer should the volunteer ever be accused of sexual misconduct.
- This coverage is in excess of and non-contributing with any other valid or collectible insurance the volunteer may have.
(VIS) Volunteer Insurance

What's not covered, also known as exclusions to Personal Liability Insurance?
The following are representative of losses that are not covered under this plan:

- Injury or damage arising out of the use of an automobile, aircraft or watercraft (except non-owned watercraft)
- Errors or omission in connection with the registered volunteer's professional services
- Personal injury resulting from assault and battery committed by or at the direction of the registered volunteer
- Property damage to property in the care, custody, or control of the registered volunteer, and;
- Injury or damage by any person who is part of, or associated with, a work-release or court-ordered program.

4. Who is insured?
An Extension Volunteer is currently defined as "Anyone who contributes time, energies, or talents to OSU Extension programs and is not paid by OSU Extension funds." Extension volunteers include the following groups and individuals: county and/or state committees (program and advisory); advisors to Extension sponsored clubs and groups; master volunteers such as master gardeners, master nutrition educators, master money managers, master naturalists; key leaders; special emphasis volunteers such as livestock judging team coaches; teen and/or student volunteers. Should a volunteer serve at the county level as well as at the state level, they should be covered at both levels. This is to eliminate an individual volunteer’s resident county’s policy covering a possible claim for a volunteer’s service outside the county program.

All eligible volunteers in a single Extension program must be covered under the policy.

All eligible volunteers must have completed the appropriate application procedures and training programs for the positions in which they are volunteering.

Each unit must maintain a listing of volunteers covered under the policy. Names may be added and deleted during the course of the policy period (July to June). Additional premiums for additional volunteers would be paid during the next renewal.

5. Who is not insured?
Fair Board Directors and individuals from other local agencies (volunteers and employees) should maintain their own policies. They are not covered under the Extension VIS policy.

6. What about horse shows, livestock events, etc.?
It is recommended that Extension Educators who provide leadership to these types of Extension events consider also purchasing accident or event insurance such as that available through American Income Life for those specific events. See web link for more information: http://www.americanincomelife.com/who-we-serve/4-h-insurance

7. What about Master Gardener Volunteers?
Many questions have been asked about this coverage and the service provided by Master Gardener volunteers (MGV’s). This is not an accident or health coverage. MGV’s who sustain injuries while in the service of their volunteer Extension duties are covered only by their own health care policies. County coordinators of the MGV program can consider purchasing an accident policy from American Income Life. See web link for more information: http://www.americanincomelife.com/who-we-serve/college-university-insurance

8. For more information about the secondary liability coverage, please feel free to go to http://www.cimaworld.com

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