

WASHINGTON COUNTY 4-H VOLUNTEER INSURANCE POLICY

Washington County 4-H adult and youth volunteer leaders are covered under the Washington County volunteer insurance.

What is covered? If you are acting within the scope of your agency as a volunteer leader and a project member gets hurt at a project meeting you are conducting, as a leader you have liability coverage. Depending on the circumstances, your homeowner's policy may be primary to the County's policy. For example, should a member injure themselves on your premises, your coverage is primary. Should a member injure themselves at a County facility, the County's coverage will likely be primary.

As a leader it is important that you hold an initial project meeting to make sure that all the project members are made aware of safety rules and procedures. For projects such as woodworking, food and nutrition, shooting sports, animal projects, etc., where the participant may use electrical tools or equipment, or may be around large animals, it is recommended to post the safety rules that members are expected to follow. It is critical for ALL project leaders to inform their members of safety rules and procedures.

If you are a leader, it is important that you complete your online enrollment each year through 4HOnline. It is from this enrollment data that the number of volunteers to be insured is submitted to the county insurance coordinator.

What if the leader gets injured? As a leader there is a special risk accident policy. The policy coverage is \$10,000 accidental death; \$10,000 accidental dismemberment; and \$10,000 medical expense. There is a maximum dental limit of \$500. There is a \$50.00 deductible claim which is the responsibility of the volunteer. In addition, you should have personal health insurance which probably will respond in the event of an injury. If you have health insurance, the county policy is secondary.