

INSURANCE CONCERNS & OPPORTUNITIES FOR 4-H CLUBS

The need for insurance revolves around two basic risk possibilities.

1. The immediate expense of medical treatment.
2. The liability factor and possibility of lawsuits.

Risk number one can be adequately covered in most cases through one of the “**20 cents/25 cents or 30 cents per day**” health accident policies available to leaders.

- a. One company that offers such a policy is:
American Income Life Insurance Company
P. O. Box 50158
Indianapolis, IN 46250
- b. Coverage pays all or most emergency treatment costs and follow up doctor treatments or injuries.
- c. You have a choice of taking a policy to just cover the few days of an event or policy that covers all members of your group for one year.

The **20 cents/25 cents/30 cents per day** policy can be applied for a few days prior to the event and pay with 10 days after the event, based on actual attendance.

The **\$1.00** per year plan on each member can be taken any time for one year from policy start. This plan covers the 4-H member while traveling to and from all 4-H meetings and project and activity opportunities.

Note: Horse Clubs are insurable at **\$2.00 per member per year**.

- d. Application forms for both the single activity and the full coverage are available from the UW-Extension 4-H Office upon request.

If you are a 4-H volunteer leader, are working with the member in your shop, in your auto, or on a picnic – what about our second risk, liability?

- a. Your auto liability insurance covers you and your passengers while in the auto.
- b. Your homeowner’s policy, if properly written, should cover any liability in your home and personal activity away from home, such as picnics, etc. 4-H members should be covered under their parent’s homeowner’s policy.
- c. Remember, before there can be a liability case, there needs to be **negligence**.

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- d. To reduce negligence, a leader should follow the guidelines of the county in the Lueck vs. Janesville case.
 - 1. The leader has the duty to instruct and warn members in his custody of any dangers which he or she knows in the project activity involvement.
 - 2. The leader has the duty to instruct members in proper ways to protect themselves from these dangers. Failure to do so in negligence.
 - 3. It is prudent for the leader to have on paper, a teaching outline of intended instructions and showing your connection with the 4-H Program of the University of Wisconsin.

- e. Most liability policies have a provision to cover medical costs of the involvement.