

## INSURANCE COVERAGE FOR VOLUNTEERS

Insurance is not a substitute for safety! The University of Arizona, an agency of the State of Arizona,

Participates in a statutory program of liability coverage for its employees and authorized volunteers. This

Program protects authorized volunteers acting under the direction of the University employee while participating in official University activities that have been approved by the 4-H Youth Development agent or designee n person, by phone or by letter. This includes certified 4-H certified volunteers, 4-H resource volunteers, collaborator volunteers, master gardener volunteers or any one else working under the direction of an Extension faculty member or designee.

A volunteer may be held personally liable for any contract signed so it is imperative that all contacts be signed by the appropriate University personnel through the Contracting Office.

Any University of Arizona volunteer is fully covered for liability while driving a UA vehicle on official, authorized business. The coverage is statutory, through State Risk Management, The coverage is first dollar, and there is no upper limit, Legal defense is provided by the Arizona Attorney General’s Office, and claims are adjusted and settled by State Risk Management.

When driving a personal vehicle on UA business, the drive is covered for liability on an EXCESS basis by State Risk Management. What this means is that the driver’s personal insurance must be exhausted first to respond to any claims, and then the state coverage will pick up from that point. This condition applies to both employees and volunteers, HOWEVER, for volunteers, it is important that there is a documented, official relationship between the UA and volunteers, and the activity (driving) is clearly being performed on behalf of the UA, under our knowledge and supervision.

The key is the “engaged in service” for liability or in the course of a volunteer’s responsibility, information must be on file regarding the volunteer who is “engaged in service”.

Status	Driving U of A Vehicle			Driving Personal Vehicle		
	Liability	Medical	Physical Damage	Liability	Medical	Physical Damage
Volunteer	Covered by University	Personal	Covered by University	Covered on an EXCESS basis	Personal	Non-Personal Insurance

*\*\* After your personal liability insurance is exhausted*