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TO: Arizona 4-H Youth Development Volunteer

FROM: Lisa A. Lauxman, Ph.D.,  
Acting Assistant Director, 4-H Youth Development

RE: Insurance Coverage- Liability and Medical

WELCOME! The Arizona 4-H Youth Development Programs truly is a partnership between county and state extension faculty and thousands of volunteer 4-H leaders. Volunteers are an integral part of the Arizona 4-H Youth Development. With this partnership, the University of Arizona offers to 4-H volunteer leaders some specific insurance coverage.

#### LIABILITY INSURANCE COVERAGE FOR VOLUNTEERS

A 4-H volunteer is covered for liability while performing official, authorized U of A 4-H 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 vehicles, as a part of authorized 4-H activity with their personal vehicle, the driver 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. For volunteers, it is important that there is a documented, official relationship between the UA and volunteer, and the activity (driving) is clearly being performed on behalf of the UA, under our knowledge and supervision. If driving an authorized vehicle, a 4-H volunteer is covered for liability.

There is no UA or State coverage for physical damage to a private vehicle used for UA business. It is the driver's decision whether or not to insure the vehicle for damage. There is also no coverage for personal property when conducting authorized 4-H volunteer activities. So, if conducting 4-H activities on one's personal property, be sure to have property liability coverage.

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". There must be documentation of the volunteer's relationship with the U of A that describes the scope of their service, expected duration, and how their volunteer activities will be directed and supervised. For volunteers, sufficient information must be kept on file with the county extension office to document each volunteer's status and authorized duties. 4-H certified volunteers have on file their application as well as their leader enrollment form. The following information is necessary to have on file:

- Volunteer's full legal name.
- Program title and brief description where the volunteer will be serving.
- Name and title of the person or persons responsible for volunteer supervision.
- Anticipated duration of volunteer service.
- A description of the services the volunteer is authorized to perform, and an acknowledgement that the services rendered will not be compensated.
- Instructions for immediately reporting accidents or other incidents

Status	Driving U of A Vehicle			Driving Personal Vehicle		
	Liability	Medical	Physical Damage	Liability	Medical	Physical Damage
Volunteer	Covered by University	Covered up to \$ 25,000 on an EXCESS basis	Covered by University	Covered on an EXCESS basis**	Covered up to \$ 25,000 on an EXCESS basis	None-personal insurance

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

## MEDICAL

Volunteers who are injured while performing authorized volunteer responsibilities for the U of A are provided accident insurance to cover medical expenses incurred up to \$25,000. Coverage is excess other available insurance, and there are specific limitations and exclusions. There is no cost to volunteers for this insurance (see: program details). Here's a link on the U of A Risk Management site explaining the policy: [http://fp.arizona.edu/riskmgmt/volunteer\\_coverage.htm](http://fp.arizona.edu/riskmgmt/volunteer_coverage.htm)

## OFFICIAL VEHICLE USAGE FOR VOLUNTEERS

Volunteers are now being asked to provide, if their volunteer responsibilities include driving, a copy of their insurance card as well as copy of their driver's license.

### **Driver Age, Experience, and Driving Record Requirements**

- Persons authorized to drive regular sized vehicles (sedans, pickups, etc.) on university business must be at least 18 years old, and have been licensed for at least two years
- Persons authorized to drive high occupancy vehicles (HOVs) on university business must be at least 19 years old, and have been licensed for at least three years. HOVs are defined as any passenger van or SUV with seating capacity of 8 - 15, and full size cargo vans.
- Persons authorized to drive vehicles which require a Class A, B, or C Commercial Driver's License (CDL) must be at least 21 years old, and have been licensed for at least three years. CDL drivers must also meet federal requirements for medical clearance and drug testing.
- The Fleet Safety Policy establishes acceptance criteria for evaluating each driver's record, including review of the driver's motor vehicle record (MVR), and accidents involving university vehicles. Drivers must have either an acceptable or conditional driving record to be authorized to drive on university business.

### **Driver Training Requirements**

- Drivers of regular sized vehicles (sedans, pickups) are required to participate in defensive driving instruction. [ this training will be an on-line course ]
- Drivers of HOVs must attend a classroom training session and complete a behind-the-wheel proficiency road test before being certified to drive HOVs on university business. The behind-the-wheel section is done at a separate time from the classroom session (see below).
- Refresher training for regular drivers and HOV drivers must be completed every four years (this frequency may change pending final adoption of new state rules).

**4-H Youth are not authorized by the 4-H Youth Development Program to drive other youth to and from 4-H sponsored activities and events. Only in the instance when a youth, age 18 and older is a recognized, certified 4-H volunteer, may they be allowed to transport youth if it's part of their volunteer responsibilities**

**Summary Table of Volunteer's Vehicle Use for Official University Business**

<i>Status</i>	<i>Driving U of A Vehicle</i>			<i>Driving Personal Vehicle</i>		
	<b>Minimum Driver Requirements</b>	<b>Regular-Sized</b> sedans, pick-ups, etc.	<b>HOVs</b> any passenger van or SUV with seating capacity of 8 - 15, & full-size cargo vans.	<b>CDL</b> 21 years old, and have been licensed for at least three years. CDL drivers must also meet federal requirements for medical clearance and drug testing.	<b>Regular-Sized</b> sedans, pick-ups, etc.	<b>HOVs</b> any passenger van or SUV with seating capacity of 8 - 15, & full-size cargo vans.
<b>Volunteer</b>	<b>18 years &amp; older – license at least two years</b>	<b>19 years old- license at least 3 years</b>	<b>21 years old, and have been licensed for at least three years.</b> CDL drivers must also meet federal requirements for medical clearance and drug testing.	<b>18 years &amp; older – license at least two years</b>	<b>19 years old- license at least 3 years</b>	<b>21 years old, and have been licensed for at least three years.</b> CDL drivers must also meet federal requirements for medical clearance and drug testing.

Details about insurance coverage, exclusions, and claim forms are available on the Risk Management & Safety website at <http://fp.arizona.edu/riskmgmt/> Questions may be directed to Steve Holland at 621-1790 or [sholland@email.arizona.edu](mailto:sholland@email.arizona.edu).

**EVENT MANAGEMENT INSURANCE FOR 4-H YOUTH DEVELOPMENT**

The Arizona 4-H Youth Development policy is that for 4-H events, event management insurance must be taken out. Event management insurance may be taken out for one-time specific events such as a camp or project field trip, or year-round insurance may be taken out. Check with your county for specific information. Here are the websites for American Income Life Insurance which offers both single event and year-round group policies.

American Income Life Insurance <http://americanincomelife.com/>

For single event benefits: <http://americanincomelife.com/717benefits.htm>

For year-round group benefits: [http://americanincomelife.com/\\$yearbenefits.htm](http://americanincomelife.com/$yearbenefits.htm)

***From American Income Life's website: Important Tips for Requesting Coverage***

*Here are some of our most 'Frequently Asked Questions' We hope they will help to answer some questions that may come up in your office. If you don't find what you need here, you can call our office at 1-800-849-4820 between 8:30 AM and 5:00 PM to speak with one of our service professionals. "Serving Those Who Serve Others"...It's not just our motto, it's our business.*

**COVERAGE ....**

**Q: WHEN DOES COVERAGE BEGIN FOR A PARTICULAR ACTIVITY?**

**A:** Participants are covered during travel time to and from the activity. Coverage only applies to UNINTERRUPTED travel time. (Travel coverage would end while a participant stops to visit a friend or to run an errand.) Coverage begins again when they arrive at the activity.

**Q: WHEN DOES COVERAGE END?**

**A:** Coverage ends when the participant reaches the property line of their place of residence. Participants are not

covered during loading or unloading at their place of residence unless that is the location for the group activity.

**Q: DO ALL PARTICIPANTS NEED TO BE INCLUDED IN THE INSURANCE?**

A: Yes. Coverage may not be offered on an individual or optional basis. Primary coverage provided by our plans pay first regardless of other insurance. Even individuals with personal insurance are faced with deductibles, co-payment requirements, and coverage limitations.

**Q: WHAT TO I DO IF THE EVENT IS CANCELLED?**

A: No premium is due when the activity is not held. Please mail us the remittance noting that the event has been cancelled.

**Q: ARE THERE ANY AGE RESTRICTIONS?**A: We do not wish to insure young people under age 5 for any activity. When working with 5 to 7 year olds we strongly encourage that your programs be age appropriate and in compliance with your state's rules, regulations and guidelines.

**Q: WHAT ABOUT WINTER SPORTS?**

A: Downhill activities are not covered under the "Dollar-a Year" club policy. Limited benefits are provided under Special Activities coverage. Specifically, these activities are: downhill skiing, tobogganing, sledding or tubing. Full coverage applies to cross country skiing, ice-skating, snow shoeing, dog sledding, and winter camping.

#### **SUBMITTING FORMS....**

**Q: WHEN DO I SEND MY PREMIUM PAYMENT?**

A: Payment is made at the conclusion of your event and based on actual attendance. It is important to include the matching remittance section with your premium payment. Also be sure your check is not less than the minimum premium of \$4.00.

**Q: What is the #1 method for submitting forms?**

A: Old reliable postal mail by far! By submitting early policyholders have their confirmation of coverage card before their activity begins.

**Q: Im leaving the next day what should I do??!???**

A: A good rule of thumb: over 24-hours before you leave-mail it...under 24 hours-fax your request.

**Q: I faxed my form, should I also mail the hardcopy?**

A: NO!!!! Your faxed copy serves as our original. Keep the hardcopy for your records noting when the information was faxed.

**Q: May I phone in my request?**

A: If your standing at the campground surrounded by kids and have no access to a fax machine and realize you forget to mail your form...than yes you may phone in your request.

**Q: Which is processed more quickly, mail or faxes?**

A: Mail. Especially during the busy summer months it may be 24 hours before a fax reaches an underwriters desk. Contrast that with mail which is processed first thing in the morning and forwarded to the appropriate department in one to two hours.

**Q: So mailing early eliminates headaches?**

A: Absolutely! Quicker processing time enables us to identify problems early and call you with any questions before your activity begins. You'll also receive your confirmation of coverage card in 3 to 5 working days.

Remember...faxing creates more paper and more waste.

Only official authorized 4-H events recognized by the county and state extension office are under the protection of both liability and accident protection. Events which include youth between 5 to 8, known as 4-H CloverKids, exclude use of livestock, small and large animals. Youth younger than five are not eligible for 4-H membership and would not be covered to participate in 4-H program activities. Use of private facilities such as arenas, shooting ranges, etc., should only be considered if proof of insurance has been provided. Open shows that invite 4-H participation are not covered by the U of A liability or medical insurance policies.