



## 4-H Timely Tidbits for Volunteers

### “Insurance for 4-H Activities and Events”

Authored by – 2014 Class of Club Management System Educators

**Audience** – 4-H Volunteers and/or Staff

**Time Allocated**– 10 minutes

**Purpose:** Increase confidence in good risk management practices with emphasis on having insurance at a sanctioned 4-H club meetings, project groups, activity or events.

**Key Concepts:**

1. Coverage provided by our county
2. Who and what the insurance covers
3. Purchasing Insurance
4. Filing a report

**Materials and Equipment Needed:**

Copies of the plan highlights

- Table of Benefits Master policy 717
- Table of Benefits policy SRP 103

Optional – Internet Access

- <http://www.americanincome.com/who-we-serve/4-h-insurance>

*“American Income Life covers the typical accidents and illnesses which occur during 4-H sponsored group activities so families do not face out of pocket medical expenses. The coverage provides peace of mind for staff and promotes goodwill among the families served by 4-H and extension”.*

**Preparation:** Review the insurance policy and ask questions of district or state staff if something is unclear or to confirm your understanding.

**Presentation:**

4-H is committed to providing a safe healthy environment for fun educational experiences. Through our programming youth participate in activities that enrich the minds, help the community and encourage healthy activity.

\_\_\_\_\_county provides insurance from American Income Life’s Special Risk Division (or \_\_\_\_\_). The insurance coverage is for 4-H activities, including club meetings, project meetings, field trips, picnics, community service, camping, conferences, county fairs and special events. Our members/programming is covered as follows:

- 4-H Annual Group, \$1 coverage for regular club members/volunteers
- 4-H Annual Group, \$2 coverage for horse/ATV/\_\_\_\_\_ members/volunteers
- Special Event/Activity coverage is purchased activity by activity

**Special Event or Activity Insurance – Policy 717**

Special event insurance is purchased by the event or day. The coverage extends to all 4-H members, 4-H volunteers, non-4-Hers and guests at the event/activity being sponsored by the club/project group/county/district/state. The policy is accepted by local medical providers.

The coverage is a low cost service, easy to manage and requires no names, just numbers and dates. The plan can assist with out-of-pocket medical expenses. Options B and C provide an “illness” benefit not included in the Annual \$1 policy or option A.

**Highlights:**

- Primary, no-deductible coverage is extended to all with the group
- Includes incurred medical and surgical treatment, X-rays, hospital confinement and ambulance expense up to the maximum amount
- Covers loss of limbs up to a set amount
- Covers dental services incurred within 52 weeks of the accident to sound natural teeth
- Covers medical and hospital expense (up to the maximum amount) for approved illness while this policy is in force
- Provides a benefit if death occurs as a result of an accident within 100 days of the accident

*The following examples are actual claims which have been paid by American Income Life's Special Risk Division.*

A 4-H member participating in a county fair was fatally injured while riding on a tram. He fell from the tram under the wheels and was treated by emergency medical personnel at the fairgrounds. After being transported to a local hospital, he died. The American Income Life Special Risk Division paid a loss of life benefit to the family as well as the ambulance charges and emergency room fees.

A 13-year-old 4-H member was watering his calf while at the local 4-H fairgrounds when the animal knocked him against a concrete barrier. He required treatment in the emergency room for a broken wrist. AIL paid the policy maximum for medical expenses related to the injury.

A group of 4-H horse club members were practicing in the arena after a county show. One rider lost his seating and fell off. The 14-year-old was in extreme pain, so he was transported to the hospital by ambulance. X-rays found he had suffered a broken collarbone. Maximum benefits were paid under the 4-H club policy, which paid for the ambulance charge and contributed to the emergency room, hospital, and physician charges.

- Covers any 4-H or extension sponsored activity for youth or adults

*(Take time to review and talk through Options A-C in the Table of Benefits Master policy 717.)*

#### **Recommend purchasing for**

- *Overnight Activity*
- *Camp/Day Camp/Workshop/Project Group*
- *When leaving the county or for a field trip*
- *High Risk Activities – winter sports, water sports, hiking, trail ride, use of power equipment, etc.*

Minimum premium of \$8 per activity.

#### **Annual Group Accident Insurance – Policy SRP 103**

The \$1 per year policy is renewed annually by \_\_\_\_\_. The policy is \$2 for horse/ATV/youth sports 4-H members. (If you have a question as to whether a \$2 policy is necessary contact AIL insurance. As of 1/2015 shooting sports members are covered by the \$1 policy.) The Annual Group Accident Policy covers individual 4-H clubs and country wide 4-H programs.

#### **Highlights**

- Includes incurred medical and surgical treatment, X-rays, hospital confinement, and ambulance expense up to the maximum amount
- Covers dental services incurred within 52 weeks of the accident to sound natural teeth
- Provides a benefit if death occurs as a result of an accident within 100 days of the accident
- Covers loss of limbs up to a set amount
- Optional volunteer leader coverage available.
- This policy DOES NOT cover illnesses during the scheduled activity/event.

*(Take time to talk through the Table of benefits policy SRP103 for the annual \$1 coverage)*

Minimum premium of \$10 or 10 people (youth and adults).

**Is extra insurance (Special Event and Activity Insurance) necessary if we have the Annual Group Policy?** Yes, if you are going to have non-members or guests present. Yes, if you want to have ANY illness coverage. It is important to remember the Annual Group policy does NOT cover illnesses.

**Submitting a Claim:** <http://www.americanincomelife.com/>

Content Source: American Income Life. <http://www.americanincomelife.com/who-we-serve/4-h-insurance>.