



**1. Does UC offer animal mortality insurance?**

*No. 4-H families should check with their homeowners insurance to see if this type of insurance is available.*

**2. Are animal projects covered by UC Liability Insurance?**

*No. Project animals are not covered by UC liability insurance. 4-H families should check with their homeowners insurance to make sure that the animal is covered under the policy.*

**3. If my animal injures someone or damages property at the fair will UC liability insurance protect me?**

*If an animal damages property at the fair or injures someone, UC Liability insurance will not cover this because UC does not have care custody or control of 4-H animal projects owned by 4-H members.*

**4. What insurance coverage is available for adult volunteers and 4-H members at fairs?**

*If a 4-H member or adult volunteer is injured by an animal while participating as a 4-H member or adult volunteer the 4-H accident/sickness policy may provide coverage depending on the circumstances.*

**5. What if a 4-H member's family cannot purchase insurance for animals from their insurance company?**

*Check with the local fairgrounds to see if they offer the California Fair Services Authority insurance that covers any damage an animal might do to fairgrounds property. The baseline fee for this service is \$18.00 per exhibitor for small livestock classes (poultry and rabbits) for an unlimited number of entries and \$35.00 per exhibit for large livestock (beef, goats, horses, sheep, and swine). Some fairs charge additional fees for administrative costs.*

**6. Does UC plan to offer group rate insurance to cover 4-H animal projects?**

*No. UC/4-H does not care for, have custody of or control the animals owned by 4-H participants. Liability insurance for animals is the responsibility of the 4-H family. If*



# Insurance and 4-H Animal Projects: Frequently Asked Questions 7/2009

University of California  
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*members would like to purchase individual policies, you should contact your insurance provider for additional information.*

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