



Hartford Accident Insurance Information

This insurance covers enrolled Master Gardener/Master Food Preserver volunteers who are injured while participating in or traveling to or from an approved, regularly supervised/sanctioned Master Gardener/Master Food Preserver activity.

1. When is the Hartford Accident Insurance coverage in effect?

Master Gardener and Master Food Preserver volunteers are provided limited accident coverage when taking part in or attending an approved, regularly supervised/sanctioned MG/MFP activity. They are also covered while traveling to and from a MG/MFP activity, and while traveling directly between home and a MG/MFP meeting place for a scheduled activity. However, in the event of an auto accident and there is other medical payments coverage available, the Hartford Policy will not provide coverage until the other insurance is exhausted.

2. What are the coverage limits for the Hartford Policy?

The accident coverage is provided through the Master Gardener/Master Food Preserver policy with The Hartford. The coverage limits are:

Accident medical or surgical treatment limit: \$10,000

Accidental Death: \$10,000

Loss of sight both eyes: \$10,000

Loss of both hands and both feet: \$10,000

Loss of one hand and one foot: \$10,000

Loss of either hand or foot and sight in one eye: \$10,000

Loss of either hand or foot: \$5,000

Loss of sight in one eye: \$5,000

Loss of thumb and index finger of either hand: \$2,500

3. If we have a MG/MFP sponsored event and non-MG/MFP volunteers attend, are they covered by any insurance?

Yes. Non-MG/MFP volunteers, who attend MG/MFP sponsored events, may be eligible for coverage under the Hartford Accident policy (if applicable). If non-MG/MFP volunteers are supervised by MG/MFP volunteers, the volunteers must exercise the same degree of care and duty for all participating parties regardless of membership.

4. What happens when there is an accident involving a MG/MFP Volunteer?

There are several steps to complete this process. If the participant is going to request insurance coverage for the accident, a Hartford claim form should be submitted to the UCCE county office. (See the claim form and instructions on the Statewide Master Gardener Website). The MG/MFP staff should also complete an ANR Incident Report Form (with county director or program advisor signature) and submit to ANR Risk Services.

The Incident Report form is available here: http://ucanr.org/sites/risk/Forms_and_Waivers/

5. Are overnight activities covered?

Yes. Sanctioned overnight events and activities are covered.

6. Are there any exclusions in the Hartford policy?

Yes. The policy does not cover loss resulting from or for: intentionally self-inflicted injuries, suicide or attempted suicide; flying in any aircraft other than a regularly scheduled airline; injury sustained while the injured person is taking illegal drugs; injury sustained while committing a felony; injury sustained as a result of being legally intoxicated while operating a motor vehicle; a member practicing or participating in events that are under the direction of any amateur league, conference or association or participating in any event that constitutes competition between human and animal. Expenses covered under any automobile insurance medical payments benefit are also excluded. Call the county Master Gardener/Master Food Preserver office in your county if you have other questions about the Hartford policy.

7. Is there accident insurance for volunteers participating in non-MG/MFP events (fairs, community clean-ups, etc?)

The Hartford policy covers each MG/MFP volunteer or one-time participant while he or she is participating in an event or activity that is sanctioned by the county MG/MFP staff and is supervised according to their policy.

8. Does UCCE staff or another volunteer have to observe an accident in order for the volunteer to be covered?

No. However, the Hartford policy does state that covered activities must be supervised. This means that even though the volunteer may not personally witness an accident, the event or activity must be supervised in accordance with MG/MFP and University policy. Additionally, the details of the accident should be reported on Incident Report form and submitted to the county UCCE office to be filed with ANR Risk Services.

9. Are MG/MFP volunteers covered with Hartford Accident Insurance when a Non MG/MFP volunteer is driving?

The Hartford policy states that MG/MFP volunteers are covered while traveling directly to or from UCCE.

10. Are volunteers covered when attending MG/MFP activities out of state or out of the country?

Yes, as long as it is a sanctioned program activity.

11. If volunteers are leaving the state or traveling out of the country, do MG/MFP staff need to notify the State Master Gardener office or Hartford?

No. However, if there is a claim abroad, the volunteer will need to pay for the medical care at the time it occurs and then submit a claim form to Hartford to request reimbursement.

12. What is the appeal process on a denied claim to Hartford?

If a claim for benefits is wholly or partially denied, notice of the decision shall be furnished to the Insured Person. This written decision will:

- (a) give the specific reason or reasons for denial;
- (b) make specific reference to policy provisions on which the denial is based;
- (c) provide a description of any additional information necessary to prepare the claim and an explanation of why it is necessary; and
- (d) provide an explanation of the review procedure.

On any denied claim, an Insured Person or his representative may appeal to Hartford for a full and fair review. The claimant may:

- (a) request a review upon written request within 60 days of receipt of claim denial;
- (b) review pertinent documents; and
- (c) submit issues and comments in writing

For questions not covered here, contact your UCCE Master Gardener/Master Food Preserver office.



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Procedures for Master Gardener/Master Food Preserver Claims

Forms are available at:

http://ucanr.org/sites/risk/Forms_and_Waivers/

Step 1:

Complete the Claim Form (Injured Party)

Claimant Name
Date of Accident
Time of Accident
Place of Accident
Cause of Accident
Injured Body Part

Claimant Name
Claimant Gender
Claimant Medicare Beneficiary
Claimant Date of Birth
Daytime Phone Number
Claimant Address
Medical Coverage through:

Claimant confirms the information by signing and dating form and the Fraud Warning Certification Box.

Step 2:

Include relevant materials with the claim form

A copy of the itemized bill(s) from The medical services must be attached to the Claim Form.

If you paid for the services, please indicate that you paid for these services by providing proof of payment and indicate the remittance should go to you and not the service provider

Please keep copies of all documents for your records.

Step 3:

Submit the Claim Form and itemized bills to the UCCE Master Gardener Master Food Preserver Office in your county

The UCCE MG/MFP staff will sign the form under Policyholder Certification and in the Fraud Warning Certification Box and will process and submit the claim to the Hartford claims office.

Volunteers do NOT submit the Claim Form directly to Hartford

The payment from The Harford is usually sent to the claimant who is responsible for the payment of bills. This process takes from 6-8 weeks once the claim has been sent to The Harford.

Notice Regarding Incident Reporting:

For any incident that occurs to a UCCE staff member, program volunteer, or event participant — Regardless of whether a Hartford Claim is submitted or not — an ANR Incident Report form must be completed and submitted to the UCCE office. The UCCE office will process and submit the form to the UCANR Risk Services Office. The ANR Incident Report form should be submitted within 48 hours of the incident.