



CHAPTER 5

4-H INSURANCE PROCEDURES AND REQUIREMENTS

GENERAL LIABILITY INSURANCE

In the event of accidental damage to another's property or accidental injury to another person during the conduct of official business, or as a result of negligence on the part of its agents, UC and its agents are protected by UC's general liability program. Adult volunteers are UC agents when actively engaged in the course and scope of UC volunteer activities and are thus covered.

Liability Insurance for Adult Volunteers

UC's general liability program protects adult volunteers when they:

- Are at least 18 years of age,
- Complete the enrollment process online,
- Complete the adult volunteer screening process, including a DOJ clearance,
- Attend volunteer orientation meeting(s) offered by the county 4-H YDP staff,
- Carry an up-to-date volunteer 4-H YDP Appointment Card, and
- Are acting within the course and scope of their duties as an adult volunteer in a scheduled, sponsored, and supervised activities of UC.

UC's general liability and self-insurance program does not provide coverage for any person or real property not within UC's care, custody, and control. Adult volunteers should check with their insurance carriers and review their personal insurance coverage before assuming the risks involved in using their personal property for 4-H YDP.

When a 4-H adult volunteer is involved in accidental injury or property damage to others, he or she must report full details promptly to the county 4-H YDP staff.

Liability Insurance for 4-H Members

UC's general liability and self-insurance program does not cover 4-H members. It also does not cover project animals. Members and their families are responsible for seeking liability protection against damages caused by their animals.

“When a 4-H volunteer is involved in accidental injury or property damage to others, he or she must report full details promptly...”

Automobile Liability Insurance and Adult Volunteers

Adult volunteers must carry their own automobile liability insurance. The adult volunteer's insurance provides the primary coverage. The UC's minimum primary insurance requirements are 50/100/50. Secondary coverage from UC would apply only after the limits of the adult volunteers' vehicle primary liability insurance had been reached. Full details of automobile accidents or injuries must be promptly reported to the county 4-H YDP staff.

If an accident is not due to UC's (or its agent's) negligence, reimbursement of claims for liability must be sought from the negligent party through the adult volunteer's insurance provider.



4-H members are not covered under UC's liability and self-insurance program.

PRODUCT LIABILITY

UC provides product liability insurance for food served at 4-H YDP fundraising events. Manufacturers assume responsibility for prepackaged food.

ACCIDENT AND SICKNESS INSURANCE

All 4-H volunteers and members must annually pay for the prescribed accident and sickness insurance program.

Members and adult volunteers are provided limited accident coverage when taking part in or attending an approved, regularly supervised 4-H YDP activity. They are also covered while traveling to and from a 4-H unit or county activity, and while traveling directly between home and a 4-H YDP meeting place for a scheduled activity.

In the event of an auto accident and there is other medical payment coverage available, the Hartford Policy will not provide coverage until the other insurance is exhausted.

The only exceptions to this policy are collaborative 4-H YDP activities held with other agencies that take place in a public or private school or on other agency property, as part of the school or agency program and are supervised by school or agency staff and the individual is covered by the school or agency policy. Insurance coverage should be discussed with the appropriate school or agency personnel prior to any 4-H YDP collaboration.

FACILITY USE AGREEMENTS AND INSURANCE CERTIFICATES

Under no circumstances should 4-H YDP volunteers or members sign Facility Use Agreements for any type of 4-H YDP activities. The County Director is the only county-based administrators authorized to execute license agreements.

Many license agreements for use of facilities require issuance of an insurance certificate, which provides evidence of appropriate insurance coverage by the University. Certificates of insurance provide information about the insurance coverage in force to protect the interests of another party. They are issued by the University to outside individuals or organizations in connection with activities of the University.

All contracts and facility use agreements must be submitted at least 10-14 days prior to an event or activity to the UCCE/4-H office for proper processing. New agreements may take longer.