

ANR VOLUNTEERS

An ANR Volunteer is anyone 18 years of age or older who, on an unpaid basis, agrees to provide a service or conduct an activity that supports the goal of an ANR sponsored program.

A Formal ANR Volunteer is one who is specifically recruited, oriented, trained, and certified as part of an organized ANR Volunteer Program designed to achieve specific programmatic objectives, i.e. 4-H, Master Gardener/Master Food Preserver, etc.

Formal ANR Volunteers, in their official capacity, are provided general liability insurance under the University's self insurance program, which applies to representation of the volunteer in a legal matter for actions that occur while acting in the course and scope of their volunteerism; and secondary automobile liability if the volunteer drives in the course of their volunteer duties. 4-H volunteers are covered by the Hartford Insurance for Accidents and Illness. Master Gardener/Master Food Preserver volunteers are covered by the Hartford Insurance for Accidents. See the 4-H or Master Gardener brochure for details.

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Check with your local UC Cooperative Extension Office or Research and Extension Center if you have questions about the information contained in this brochure.

Contact _____

Title _____

UCCE County _____

The University of California prohibits discrimination or harassment of any person on the basis of race, color, national origin, religion, sex, gender identity, pregnancy (including childbirth, and medical conditions related to pregnancy or childbirth), physical or mental disability, medical condition (cancer-related or genetic characteristics), ancestry, marital status, age, sexual orientation, citizenship, or status as a covered veteran (covered veterans are special disabled veterans, recently separated veterans, Vietnam era veterans, or any other veterans who served on active duty during a war or in a campaign or expedition for which a campaign badge has been authorized) in any of its programs or activities. University policy is intended to be consistent with the provisions of applicable State and Federal laws. Inquiries regarding the University's equal employment opportunity policies may be directed to Linda Marie Manton, Affirmative Action Contact, University of California, Davis, Agriculture and Natural Resources, One Shields Avenue, Davis, CA 95616, (530) 752-0495.

University of California
Agriculture and Natural Resources



INSURANCE
COVERAGE



Office of Risk Services

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<http://ucanr.edu/risk>

Liability Insurance for ANR Formal Volunteers

The University of California Division of Agriculture & Natural Resources (ANR) provides general and automobile liability insurance through self-insurance programs for its employees and formal volunteers. See ANR Volunteers on reverse side for additional information.

Coverage for ANR formal volunteers is provided during activities that are scheduled, sponsored and supervised and while volunteers are acting within the course and scope of their duties in support of an ANR program..



ANR Insurance Coverage

General Liability

Volunteers acting within the course and scope of their volunteer duties are protected by UC's general liability insurance program in the event of a claim or lawsuit against the volunteer and/or UC. This coverage does not relate to injuries to the volunteer or the volunteer's property, but covers the volunteer's liability for the supervision of people and general supervision of ANR sponsored programmatic activity. There are some exceptions and limitations which are determined on a case-by-case basis through investigation.

Insurance Coverage When Using Vehicles For University Business

Personal Vehicles

The University insurance program provides **secondary** automobile liability coverage while driving during the course and scope of official ANR business activities. It does not cover driving to and from one's home to the place of the ANR activity. An individual's personal automobile insurance is primary.

For secondary coverage volunteers must maintain primary liability insurance as required under University policy. Currently, primary liability coverage of \$50,000 per accident claim, \$100,000 in aggregate, and \$50,000 for property damage should be maintained to qualify for secondary coverage by the University.



If the vehicle driven by the volunteer is involved in an accident, secondary coverage applies. This secondary accident coverage is provided only after the limits of the vehicles' primary liability insurance policy have been reached.

Rental Vehicles

A volunteer's personal automobile insurance liability coverage is primary and, if absent, the renter must purchase Supplemental Liability Insurance coverage. ANR covers only the excess liability, not the physical damage to the rental vehicle.

For physical damage claims, the volunteer's automobile insurance coverage is primary and, if absent, volunteers must purchase collision and liability coverage from the rental agency.

ANR Insurance Does Not Cover

Personal Property

The insurance program does not provide coverage for any personal or real property not within the University's care, custody and control.



As an example, no coverage is provided for ownership of and use of an animal in a project. Additionally, no property-related liability coverage is provided while using one's home, ranch, garden or arena for a program activity.

Volunteers should check with their insurance carriers and review their personal insurance coverage before assuming the risks involved in using their personal property for ANR programs.

Workers' Compensation

ANR does not provide Workers' Compensation insurance coverage for volunteers.

Please refer to the ANR Risk Services website for more information:

<http://ucanr.edu/risk>