



Accident, Illness and Liability Coverage

Risk Management in the 4-H Youth Development Program

State Liability Self-Insurance Policies

An individual who has been appointed as an official OSU volunteer, and enrolled or listed with the Oregon State University Extension 4-H Youth Development Program is generally considered an agent of the state.

As an agent of the state, "The State System of Higher Education carries general tort liability insurance which protects. . . (. . .volunteers) of the university while participating in official university activities." This coverage protects persons from civil liability for injuries or damages to person or property of others (tort liability), when the volunteer is:

- Working under the supervision of an Extension employee,
- Limiting actions to the duties assigned (i.e., role description),
- Performing duties in good faith, not acting in a manner reckless or with intent to unlawfully inflict harm to others.

Note: Conditions, limits of this protection are as stated in the Oregon Tort Claims Act, ORS30.260-300, and Oregon Dept. of Administrative Services, Risk Management Division, Policy Manual, 125-7-202

Volunteer Injury Coverage (VIC)

OSU, through the State of Oregon, has a limited injury protection plan to cover injuries of officially appointed volunteers, secondary to the volunteers' personal insurance or any other coverage. It is limited to injuries due to an accident while performing volunteer duties only. While it is available to all authorized 4-H volunteers, the coverage is effective when a volunteer chooses it, annually, after reading and signing the *Conditions of Volunteer Service* form available from OSU Extension staff, and the volunteer has been notified.

Note: The state VIC will pay benefits to the limits and under the terms and conditions as described in Oregon Dept. of Administrative Services, Risk Management Division, Policy Manual, 125-7-204.

Vehicles and Transportation

In alignment with the State and University policies, drivers of privately owned vehicles *must* have liability and medical coverage as part of their auto insurance when passengers, equipment, or animals are being transported for official state business. If someone is injured in a private vehicle, the owner's insurance is responsible. Individual families are responsible for transporting youth to and from meetings and activities. In the (exceptional) event, when the 4-H program is coordinating and providing transportation, then *only adults who are age 21 or older may drive*. Each driver must have proof of a valid driver's license, and meet Minimum Driver Requirements (see below link for requirements within the OSU Driver Authorization Form) and auto insurance. (For passengers to obtain accident and illness insurance, see *One-Time, Special Activities Coverage* for other options.)

If volunteers are driving an OSU van, find more information about becoming a qualified van driver, at: <http://motorpool.oregonstate.edu/authorizeduse/auth.pdf>

Note: The State of Oregon Insurance Fund (SOIF) *does not* provide liability coverage for drivers of *any age*, within a privately owned vehicle. If someone is injured in a privately owned vehicle, the owner's insurance considered primary and is responsible.

Meeting Sites and Facilities

The State of Oregon Insurance Fund (SOIF) covers sanctioned Extension 4-H educational programs and activities in all facilities.

If a facility requests a signed contract, the local county Extension staff may forward that facility's contract or an OSU Rental Agreement Form (revised 2006) to the OSU Procurement and Contract Services (PaCS) office. Only an authorized Contracts Officer at Oregon State University may sign and process a contract on behalf of the state and OSU Extension Service.

"The state's tort liability does not hold harmless the owner of a facility used for 4-H activities. The owner or person in custody of the facility is responsible for insuring that facility is safe for use by others."

Oregon 4-H Program Handbook, Dec. 2002

Note: The maximum liability coverage available by the State of Oregon Insurance Fund, (SOIF) policy is governed by the Oregon Tort Claims Act, which has increasing incremental limits of liability of \$200,000 per occurrence beginning in 2009-10 and capping in 2014-15, subject to review by the Oregon Legislature at that time. (i.e. 2009-10 @ \$3M; 2010-11 @ \$3.2M; 2014-15 @ \$4M).

Fundraising Activities are Not Insured

Fundraising *is NOT* considered a part of the Extension 4-H educational program; thus individuals, clubs and County Leader Associations are not covered under the SOIF when engaged in those activities. (See *One-Time, Special Activities Coverage* for options.)

Dec. 2002, Oregon 4-H Program Handbook

Note: Extension faculty/staff have Congressional responsibility to ensure that the 4-H Name & Emblem are used appropriately according to federal guidelines. Persons or groups doing fundraising for 4-H programs, need to notify local Extension 4-H staff prior to fundraising and comply with recommendations.

Insurance Coverage for 4-H Members, Volunteers, and Participants

American Income Life Insurance provides three types of coverage for 4-H members, volunteers and other program participants, at a low fee, and low coverage. Most county 4-H programs purchase some accident insurance coverage as part of the annual membership fee. Some accident insurance *Accident and Illness Insurance for Special, One-Time Activities* for the cost of less than .30 cents per 24-hour period can be purchased by a 4-H club or Extension staff. See details below.

You can review the various limits provided at: <http://www.americanincomelife.com/FourHCoop.aspx> For more information and to obtain an event application form, go to: www.AmericanIncomeLife.com

One-Year \$1.00 Accident/Illness Insurance for 4-H Members and Volunteers

For \$1 per person, many counties purchase annual accident/illness insurance for 4-H members and volunteers from a small membership assessment submitted at the beginning of each 4-H year. This is primary insurance (no deductible) for involvement in all 4-H activities sanctioned by OSU Extension.

Travel: This insurance covers medical and hospital insurance for accidents that occur during travel directly to and from the member's home and the meeting place.

Exceptions: As with all policies, some conditions *may not be covered* (e.g., eyeglass replacement, air travel or injuries sustained during winter sports). This insurance does not cover activity outside of the United States. (*For involvement with horse, recreational vehicles and sport activities, see Accident/Illness Insurance for High Risk Activities.*)

Insurance Coverage for 4-H Members, Volunteers, and Participants (continued)

One-Year \$2.00 Accident/Illness Insurance for High Risk Activities

In addition to coverage listed above, accident/illness insurance can be purchased (\$2 per person, per year) for 4-H youth and volunteers involved in high risk activity that includes horses, recreational vehicles (ATVs), or athletic programs, as sanctioned by OSU Extension.

Exceptions: Some conditions *may still not be covered* (e.g., eyeglass replacement, air travel, or injuries sustained during skiing and sledding). Activity outside the United States is not covered.

One-Time, Special Activities Coverage for Accident/Illness

Youth and volunteers participating in an Extension youth development programs can receive primary insurance (no deductible) coverage while participating in special events. The cost varies from 15 to 23 cents per day per person, depending upon the plan selected on the brief application that is submitted prior to the event.

No fee is paid until after the event. This is coverage is for involvement in youth development activities sanctioned by OSU Extension.

Travel: This insurance covers group travel to and from the sponsored 4-H activity, as long as the group is accompanied by an adult 4-H volunteer, and the time (hours/days) of travel is included in the days for which the insurance is purchased. Activities outside the United States are not covered.

Guests: Parents, siblings and other guests can be covered under this accident insurance as long as the application form includes the estimated number of non-enrolled persons participating.

Fundraising: While state and university policies cannot cover fundraising, this Special Activities Coverage can be purchased to cover these activities.

Exceptions: American Income Life Insurance Co. acknowledges the value of high safety standards established by Extension 4-H programs. They cover accidents when individuals and groups are compliant with established state safety procedures. For example, youth must wear approved helmets as determined by state policy, appropriate, and enrolled 4-H youth in grades K-3 shall not be involved in project areas that include large animals, shooting sports or motorized vehicles. (Contact a county or state Extension office with questions.)

As with all policies, some conditions *may not* be covered (e.g., eyeglass replacement). Review the policy carefully, when you submit the application.

NOTE: The "Brotherhood Mutual Insurance Company" has sold the "Exclusively for 4-H Clubs" accident insurance coverage to another carrier. "Animal Mortality Insurance" is no longer available from Acordia (as of 10/7/07.) If information about other carriers becomes available, county Extension employees will be notified.

Ways to Manage Risk

Every program and activity should be reviewed and a decision made regarding the most appropriate way to manage risk. Here are four ways to make decisions about managing risk: avoid, transfer, reduce, or retain it.

Avoid Risk

Remove the risk through eliminating the situation or activity that presents risk.

Transfer Risk

Ensure insurance coverage is purchased or available through others.

Reduce Risk

Establish policies, structure and /or training that reduces risk.

Retain Risk

Assume the risk because some risk cannot be eliminated and/or it is worth assuming.

Recommendation: Whenever possible, identify the “start” and the “end” time of a 4-H event or program. It is important to acknowledge when the transfer of risk occurs from families to the 4-H program, and back again. Communicate this information in newsletters and on promotional materials.

Frequently Asked Questions

Q. Under what conditions should I purchase One-Time Special Activity Accident Insurance?

A. Purchase Special Activity Insurance any time participants of an Extension youth program, under the supervision of an Extension 4-H employee, is not already covered, or includes people who may not have coverage.

Q. Should I purchase One-Time Special Activity coverage for a county-wide 4-H Horse Clinic?

A. Maybe yes, if all participants are not already covered under the \$2 for One-Year Accident Insurance.

Q. Should a 4-H event or activity at the County Fair obtain One-Time Special Activity Insurance?

A. This decision should be discussed and made in conjunction with the local Fair Board or fairgrounds management.

Q. Can a person under age 21 drive a vehicle to, from, or for, a 4-H activity?

A. Typically, the Oregon 4-H Youth Development Program does not take responsibility for arranging local transportation for youth. Those arrangements are the responsibility of individuals and families. When the Oregon 4-H Program does provide transportation out of the county or during overnight trips, the program expects that 4-H chaperones *and drivers* will be at least 21 years old. This expectation assumes that individuals chosen as drivers and chaperones will have experience and decision-making skill to ensure the well-being of youth.

Two policies, (One-Time Special Activity Coverage and One-Year Accident/Illness Insurance), do cover 4-H participants during travel when it is connected to a 4-H activity and has an adult supervisor responsible for the group.

At some events, the program supervisor may request that keys to all vehicles driven by minor-age participants be kept at a central location during the event to help ensure the safety of all young people while they are away from home and in the care of a 4-H program chaperone.

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