

How Can You Protect Yourself and Your Club ?

Programs and activities you coach and conduct under the 4-H name and emblem are not automatically insured by The Ohio State University Extension and the Ohio 4-H Program. You

should always secure appropriate insurance for any 4-H club activity, event or program you plan. For you and your members' protection, please read to understand the policies associated with personal liability and accident insurance.

Insure against your coaching risks.

- **Personal Insurance** - If you choose to use your personal vehicle for 4-H business or hold club programs / meetings / activities in your home or on your property, you should first *contact your insurance company* to discuss adequate insurance coverage. You may be risking your home, business, vehicle or personal assets if you do not have sufficient insurance coverage in place.
 - **Transporting Members** - Parents/legal guardians are responsible for transporting their 4-H member(s) on field trips, to club meetings or other 4-H events and activities. In all cases, when transporting or coordinating the transportation of a minor, please use the Ohio State University Extension [Waiver and Permission to Transport Child/Charge](#) form. You should review the [Ohio State University Extension Transportation Policy & Procedures](#) and contact your county 4-H Youth Development Extension Educator with questions regarding transportation of 4-H club members.
- **Volunteer Liability Insurance** - The Ohio State University and County Extension Office provides all current, active, official 4-H volunteers with a "personal liability insurance" at a limit of \$1,000,000 per occurrence subject to an annual aggregate for the organization. Limitations and exclusions are outlined in the policy description.
- **Special Activities & Annual Accident Insurance** - You and your club may elect to purchase this insurance. A potential insurer is [American Income Life](#). The Ohio State University Extension and Ohio 4-H Program do not endorse this company, but provide this information as a resource to 4-H volunteers.
 - **Special Activities Insurance** - Single day or short-term policy costs range from \$0.15 per member per day and higher depending upon the 4-H club activity to be covered. This insurance provides illness and accident coverage to participating members. You should consider special activities insurance for field trips/tours or special club events (i.e. swimming party, canoe trip, trail ride, etc.). Special activities insurance is most often considered when a 4-H club has not selected to purchase the annual accident insurance.
 - **Annual Accident Insurance** - You may purchase annual accident insurance to cover the entire 4-H year for \$1.00 per member per year for most 4-H clubs or \$2.00 per member per year for ATV, gymkhana and horse clubs. You must cover all members in the club when selecting this insurance option.

When Do You Need To Get Contracts Approved?

Many facilities now require signed [contractual agreements](#), fees for use and proof of [General Liability Insurance](#). If you are using a facility for 4-H club meetings, events or programs that have these requirements, please take a copy of the facility contract/agreement to your County Extension Educator. You may not enter into contractual agreements (sign contracts) with any entity on behalf of the Ohio State University or the Ohio 4-H Program. Your County Extension 4-H Educator will assist you in securing appropriate approval of contracts and obtaining general liability insurance, when needed.