

Volunteer Insurance - Are You Covered?

Does OSU Extension provide personal liability insurance for volunteers?

Ohio State University Extension provides all registered volunteers with Personal Liability insurance at a limit of \$1,000,000 per occurrence. Volunteers should contact their Extension Office to find out if the county participates in this program or a separate, local insurance program. This policy provides protection for a personal injury or a property damage liability claim arising out of the performance of the registered volunteer's duties. This coverage is in excess of and non-contributing with any other valid or collectible insurance the volunteer may have (i.e. your personal insurance pays first).

What does the OSU Extension volunteer policy not cover?

The following are examples of losses not covered by this insurance policy (a complete list is found with the actual insurance policy):

- Injury or damage arising out of the use of an automobile, aircraft or watercraft;
- Errors or omissions in connection with the registered volunteer's professional services;
- Personal injury resulting from assault and battery committed by or at the direction of the registered volunteer;
- Property damage to property in the care, custody or control of the registered volunteer; and
- Injury or damage by any person who is part of, or associated with, a work release or court-ordered program.

Does the insurance policy cover my legal defense?

Under the Personal Liability insurance coverage, the insurer will defend any covered suit against the volunteer seeking damages on account of personal injury, bodily injury or property damage which exceeds any other valid or collectible insurance available to the volunteer (i.e. your personal insurance pays first).

Does OSU Extension provide automobile insurance?

Personal transportation to and from 4-H program activities is the responsibility of the 4-H member, youth participant, parent, volunteer or other driver. If you use your personal vehicle for 4-H business, your vehicle must be insured in accordance with Ohio law. No liability, collision, comprehensive or no-fault insurance coverage is provided by Ohio State University Extension nor are you covered for side trips.

Written by Ryan Schmiesing, OSU Extension, Associate State 4-H Leader.