

Missouri 4-H

Insurance Frequently Asked Questions

1. Q: What policies are provided to Missouri 4-H Members and Volunteers?

A: Individually enrolled members and volunteers have medical coverage through American Income Life for all 4-H events and meetings. Enrolled 4-H Volunteers are also protected by the University of Missouri System liability insurance.

2. Q: Who is covered by the Missouri 4-H policy?

A: All Missouri 4-H members individually enrolled, and volunteers enrolled and approved through 4-H Online, including Missouri 4-H Clover Kid showing approved animals. All or part of the medical expenses of approved 4-H members and volunteers are covered by Missouri 4-H policy for injuries during adult-supervised 4-H sponsored events. 4-H events include county, regional, state, out-of-state, and national 4-H events and 4-H club and project meetings. And other injuries that may occur during ground travel to 4-H sponsored events.

3. Q: What is NOT covered by our policies?

- Pre-existing medical conditions and illnesses.
- Medical expenses related to air travel and use of unlicensed vehicles.
- Damage to property by a 4-H Member of 4-H Volunteer
- Adults who are not 4-H volunteers**
- Youth who are not 4-H individually enrolled members **
- Children under the age of five (5) years old
- Downhill winter sports including skiing, snowboarding, tubing, and sledding**
- Rough stock rodeos
- Spectators and the public attending 4-H events
- Youth under 8 years old who show livestock at the 4-H fair. This is true whether it is a Missouri 4-H Clover Kid showing in a competitive showing or non-competitive, Pee-Wee shows.
- Group enrolled youth or adults**

*** See the Special Activity policy section below for additional information.*

4. Q: What protections are in place if volunteers lead club or project meetings on their private property?

A: If the meeting follows all 4-H policies and practices, medical, liability, and damage coverage is provided if sustained during the official meeting.

**** Coverage may be questioned or denied if the injury was caused during activities not part of the actual club or project meeting. For instance, an injury sustained from operating a sewing machine during a project meeting would be covered. An injury caused by 'horseplay' during, before, or after the meeting may not.**

5. Q: Are participants that are group enrolled covered by our American Income Life (AIL) policy?

A: No. Our AIL policy only covers youth and volunteers who enroll as an individual through 4-H Online. If you have non-enrolled individuals at an event, you should consider getting Special Event insurance through American Income Life. Special Event Insurance is designed to cover all individuals “involved in the operation of the event,” including all non-enrolled youth participants and adult volunteers. Still, it would not cover those who are spectators only for an event. For example, all youth participants would be included in a livestock show, including judges, ring help, parents assisting with loading/unloading trailers and fitting, etc. Still, a grandparent or other public member who comes to sit in the audience would not be covered.

Special Event Insurance

6. Q: I have a 4-H event that includes non-4-H members and volunteers. Should I purchase event insurance?

A: Yes! If you have non-enrolled individuals at an event, you should consider getting additional event insurance through American Income Life. Coverage is designed to cover all individuals “involved in the operation of the event,” including all non-enrolled youth participants and adult volunteers. Still, it would not cover those who are spectators only for an event. For example, all youth participants would be included in a livestock show, including judges, ring help, parents assisting with loading/unloading trailers and fitting, etc. Still, a grandparent or other public member who comes to sit in the audience would not be covered.

Additional information

7. Q: How do I file a claim?

A: The 4-H Event/Incident Report ([LG811](#)) needs to be completed by witnesses of the incident.

- Youth Specialist will complete American Income Life’s Claim form:
<https://www.aillife.com/specialriskdivision/claims>.
- Submit the 4-H Incident Report (LG811) and the AIL Claim form to the email address on the AIL form and copy the Missouri 4-H assistant director and your RD.
- In some situations, you may be asked to complete an additional form from the University of Missouri System.
- Once a claim is filed, AIL will communicate directly with the family. 4-H faculty or staff will not be involved in sharing any documents required for the claim.

8. Q: Does the insurance policy cover youth athletic leagues associated with 4-H?

A: Our current policy does not cover youth athletic leagues associated with 4-H (i.e., organized sports teams through parks, recreation, and other organizations). For exceptions, you must contact the 4-H State Office.

9. Q: Does the policy cover 4-H youth and volunteers traveling outside the United States?

A: The policy does NOT cover 4-H youth and volunteers traveling outside the United States. If you need this kind of insurance, please get in touch with Joyce Taylor – at TaylorJL@missouri.edu

10. Q: What can cause the 4-H volunteer or member to be denied AIL coverage and/or UMS protections?

A: Missouri 4-H volunteers and members may be denied coverage under the state AIL policy and/or the University's protections if the 4-H volunteer or 4-H member is

- Not following the Missouri 4-H Adult and Member Code of Conduct.
- Participating in an event prohibited by Missouri 4-H or the University of Missouri.
- Acting outside the scope of Missouri 4-H volunteer or 4-H member roles and responsibilities.
- Engaged in activities not related to the 4-H event or meeting.

11. Q: How can you reduce, transfer, or avoid risk for Guests of Members

A: Think about reducing, transferring, and avoiding risk. Reduce the risk by taking out extra accident insurance on guest participants. It is inexpensive insurance, less than a dollar/insured, and can be taken out within two weeks of the event. If an event is held in someone's home, transfer the risk by ensuring the homeowner's insurance will cover any guests on the property. Make sure this is in writing.

Avoid the risk by not allowing guests. This is extreme, but perhaps this is the best choice if the situation can't be handled another way. Keep the county office informed of any incidents that occur. A telephone call and copies of documentation are helpful.

Your local 4-H youth staff member can assist you with purchasing additional event insurance.

Driving on Behalf of Missouri 4-H

12. Q: Are volunteers authorized to drive for University (Missouri 4-H) business?

A: Yes, when the driver meets the following criteria: The volunteer is approved by Missouri 4-H volunteer, is asked to drive by Missouri 4-H staff or approved volunteer in a position of authority; consents to an MVR (motor vehicle registration) check and be approved, and provide evidence of liability insurance for their vehicle as required by MO state law.

13. Q: Is there coverage for injury and damage when a volunteer drives a personal car?

A: Yes, but only excess liability. The volunteer driver's auto insurance provides primary coverage if all criteria are met (see above). Remember that no coverage will be provided under the University's liability policy for damage to the volunteer's vehicle.

14. Q: Is there coverage for injury and damage when a licensed 4-H member drives a personal car?

A: Yes, but only excess liability. The driver's auto insurance provides primary coverage if all criteria are met: The personal vehicle is registered correctly, and the owner assumes all responsibility for damage to their personal car. Keep in mind that no coverage will be provided for damage.

15. Q: Can a 4-H volunteer rent a vehicle through the University's preferred rental companies?

A: No, only Missouri 4-H faculty can rent a vehicle through the University's preferred vendors.

16. Q: Can a volunteer drive a vehicle rented by Missouri 4-H?

A: Yes. Suppose an authorized 4-H volunteer driver is in an accident involving a rented vehicle. In that case, Missouri 4-H is responsible for reporting to the Chancellor to explain why the volunteer was authorized to drive the car. The best practice is for university employees to drive vehicles rented to conduct University business.

17. Q: Are Missouri 4-H volunteers authorized to drive passenger vans to take youth to a 4-H event?

A: The county 4-H specialist has the option to provide authorization to an approved Missouri 4-H volunteer to drive a passenger van for university business, such as transporting projects to the State Fair or youth to a 4-H camp. Keep in mind:

- The passenger limit, including the driver, is 10, regardless of the number of available seats.
- Drivers must be approved Missouri 4-H volunteers who are 21 years of age and over.
- The max speed for driving the van is 65 mph, regardless of the posted speed.
- No roof racks or trailer hitches in use.
- Driving only during the day, no overnight driving
- Licensed 4-H members are not allowed to drive passenger vans

18. Q: What if a volunteer rents a vehicle on their terms, not through the University system?

A: To ensure adequate vehicle protection, the volunteer that rented the vehicle is solely responsible for providing their auto liability and damage insurance, including any added policy offered by the vendor. The University will not provide physical damage insurance.

Additional Information

4-H member state dues include statewide 4-H insurance coverage through American Income Life Insurance (for individually enrolled 4-H youth and 4-H volunteers). The state policy provides rolling or continuous coverage from one 4-H program year to the next. In other words, coverage is maintained for 4-H members if they are enrolled in a previous year until they are re-enrolled the following year. (There are specific exclusions for coverage of some events and rare situations. Contact the State 4-H Office for further details.)

If you plan to host a public 4-H event:

Assuming that the additional Special Event insurance has been arranged with American Income Life Insurance in advance, that coverage may or may not cover everyone! In cases where you have a 4-H conducted community dinner or fund-raising event where additional family members or friends attend, it is considered a “controlled environment.” There would need to be documentation of the total number of participants for reporting purposes (and payment to ALL). A sign-in sheet on the day of the event is almost always sufficient. Those signing in when they arrive would likely be covered.

For public events where there is “walk-up” traffic, such as at a fair, festival, or other functions, additional accident insurance may not cover the public or even different family members who aren’t involved in conducting the event and who happen to be in the area.

Have under-aged participants at a 4-H event?

4-H parents and volunteers need to be aware that direct youth participation in 4-H project meetings or exhibitions under the age of 5 years is NOT covered by the Missouri 4-H Youth Development Center accident insurance. Special Event insurance is available only to youth five years and older.

It is typically assumed that youth under the age of 5 accompanying siblings for 4-H events should be supervised by their parent/guardian and wouldn't be under the auspices of the 4-H program. If the sibling is five or older and not a 4-H member, with the exceptions below, they could be eligible to be covered by Special Event coverage.

Youth taking part in any "large animal" experiences or exhibitions under the age of 8 are not covered except for those animals listed below. Youth aged 5-7 (based upon "4-H Age") may participate in activities that include the following animals*: Amphibians, Birds, Cavies, Cats, Dogs, Fish, Hedgehogs, Chinchillas, Lizards, Mice, Snakes, Rabbits, or Rats.

*See "4-H Clover Kids" in the current 4-H Clover publication for additional exceptions

What is a Liability Insurance?

Liability insurance protects the organization and the individuals working on behalf of the organization for bodily injury and property damage claims, which may arise from negligent acts.

Recognized volunteers working on behalf of 4-H and University Extension programs are protected by the University of Missouri's liability insurance. In the case of "episodic" or limited activity volunteers, some other documentation should verify the volunteer's expectations by the 4-H program and the acceptance of the job by the volunteer (i.e., a letter, name printed in the fair book, etc.) When recognized volunteers work on behalf of 4-H, the University of Missouri provides liability insurance coverage. The University Extension Center has more information on coverage and the requirements.

The purchase of liability insurance is recommended when another organization or entity provides a program or service. Examples are a local fair board, camp association, or another community group. Since these groups are separate legal bodies from 4-H and Extension, the persons directly employed or volunteering with those organizations are not considered University staff persons or recognized volunteers. Thus, liability coverage is **not** provided.

UNIVERSITY OF MISSOURI POLICY RELATIVE TO VOLUNTEER LIABILITY

- For more information about vehicle liability insurance, visit - <http://www.umsystem.edu/ums/fa/management/risk/faqs-automobile>
- For more information about volunteer liability, visit - http://www.umsystem.edu/ums/rules/bpm/bpm800/manual_801