



Help Choosing Coverage for 4-H Special Events

Step 1: Who is participating?

Are all participants officially enrolled 4-H members or approved Extension volunteers?

If Yes:

Go to Step 2.

If No:

Go to Step 3.

Step 2: Existing 4-H/Extension Volunteer Coverage

Do you have an annual State, County, or Club policy through AIL Special Risk Division?

If Yes:

Your annual policy may provide coverage. Consider whether additional coverage is needed for higher-risk situations, including:

- Residential camps
- Out-of-county trips
- Downhill winter sports
- Events where illness coverage is desired

Additional illness coverage may be available through special activity options.

If No:

Consider purchasing an annual policy for ongoing activities.

Contact AIL Special Risk Division for coverage options.

Step 3: Determine Your Event Type

Is this a one-day, one-time program?

Examples:

- Workshop

- Class
- Open house
- Talent show

Coverage option:

Consider a Special Activities Policy.

Is this a one-time program lasting multiple consecutive days?

Examples:

- Day camp
- Overnight camp
- Awards trip

Coverage option:

Consider a Special Activities Policy for the full event period.

Does this activity occur on multiple nonconsecutive days?

Examples:

- Community service group meeting every Saturday
- Weekly sewing class for three months

Answer the following:

Are the same participants attending each day?

If Yes:

Consider an annual policy for this group.

If No:

Consider Special Activities coverage for each program day.

Need Assistance?

Contact Eric Jackson, Director of Risk Management for MU Extension, for determining the appropriate coverage at 573-882-0456