

To: **4-H Youth Development Staff Member**

From: Karen Flynn

Date: January 1, 2005

Re: **4-H Volunteer Leader Insurance Endorsements**

In the past there has been much questioning and concern over the insurance coverage that is applicable to 4-H volunteers and their events. The Wisconsin County Mutual Insurance Corporation has enabled the 4-H volunteers and their events to be covered by adding a special endorsement to their counties general liability policy, at *no cost* to the county effective with the 2005 policy year.

For this endorsement to be obtained, all volunteers must complete a formal application and be registered as a volunteer with the County 4-H Youth Development staff member. The 4-H program would also have to be formally recognized by the County Board and fall under its' control as specified by the policy language. In order for this to occur, the county **must sign** an agreement accepting control of the 4-H program and have the power to approve the list of activities proposed by them.

The information that is specifically needed to secure coverage includes: (1) a signed agreement of county control, (2) a complete list of volunteers, (3) a list of pre-approved activities, and (4) an annual calendar of events. This information needs to be returned prior to February 1, 2005 in order to be effective on January 1, 2005. Should this information be returned *after* February 1st, the endorsement effective date would be the date received in our office.

Enclosed with this memorandum is a list of activities which are pre-approved, however, they would need to be agreed to by the County Board. If you have any questions please feel free to contact Jackie Zarnoth or me at Aegis Corporation at 1-800-236-6885.

cc: County Board Chairperson
County Insurance Contact

WISCONSIN COUNTY MUTUAL INSURANCE CORPORATION 4-H PROGRAM ENDORSEMENT

Summary of WCMIC Offering to Insured Counties

I. Endorsement to County's Current *Liability* Policy

- A. Individual 4-H Leader volunteers added as Named Insured
- B. No charge for endorsement to the County's liability policy

II. Information Necessary to Process Endorsement

- List of volunteer leaders currently enrolled in 4-H Program
- Calendar of 4-H events/activities
- County agreement letter to accept "Direct Control" of 4-H Program

III. Coverage Offered (Per WCMIC Policy Language)

- A. General Liability & Personal Injury
 - 1. Bodily injury and property damage to others caused by insured leader
- B. Automobile Liability
 - 1. Primary when driving a county owned vehicle
 - 2. *Excess* to personal auto policy when using a privately owned vehicle
Auto Liability coverage follows the owner of the vehicle
- C. Exclusions
 - 1. Coverage for 4-H participants
 - 2. Accident/Health Insurance for leaders or participants

IV. Annual Renewal Requirement—As Requested by AEGIS Corp.

- A. Updated List of 4-H Volunteers
- B. Updated Calendar of Events/Activities
- C. County agreement to accept "Direct Control" of 4-H Program

V. Mandatory Requirements

- A. Formal application process of volunteers as developed by UW Extension
- B. County *must* maintain direct control
- C. List of pre-approved activities as well as certain conditions, if applicable to the event, are required to be followed
- D. Notification to Aegis Corporation/WCMIC of any changes to the list of volunteers or events throughout the policy period
- E. Right of Aegis Corporation/WCMIC to review records of county 4-H Program

Revision – May 2005

ACTIVITIES INCLUDED IN 4-H YOUTH DEVELOPMENT VOLUNTEER LIABILITY COVERAGE

Specific Delivery Models

1. Organized 4-H Clubs

An organized group of youth, led by an adult, with a planned program that is carried on throughout all or most of the year. 4-H Clubs may meet in any location and typically have elected officers and a set of rules approved by the membership to govern the club.

This includes 4-H Clubs in school age child care settings. Typical 4-H activities include: 4-H club meetings, project meetings, field trips, community service activities and fundraising.

2. Educational Workshops and Activities

Educational workshops and activities as identified in state and/or county approved curriculum as described in the Wisconsin 4-H Youth Development Project Guide. These include:

- Project workshops
- Fairs and exhibitions (such as county fair, youth fairs, community fairs, etc.)
- Field trips and conferences
- Educational competitive events
- Community service and Service Learning activities and events
- Community education festivals (such as Kids Fest, Celebrate Families, etc.)
- Cooperative Extension sponsored events on state, district, national or international level

3. 4-H Special Interest/Short-Term Programs/Day Camps

Groups of youth meeting for a specific learning experience which involves direct teaching by Extension staff or trained volunteers, including teachers for programs such as Wisconsin Nutrition Education Program (WNEP) youth programs and project day camps.

4. 4-H Overnight Camping Programs

Youth taking part in an Extension planned educational experience of group living in the out-of-doors which includes being away from home at least one night.

5. 4-H School Enrichment Programs

Groups of youth receiving a sequence of learning experiences in cooperation with school officials during school hours, to support the school curriculum.

6. School-Aged Child Care Education Programs

Educational programs offered to youth outside of school hours, usually in a school or other community center and incorporating 4-H curricula.

Minimum Requirements for Specific Events

- Adults and youth participating in all high risk programs, including horses, ATV, bicycle, rock climbing/rappelling, rollerblading, and ropes adventure courses must wear protective clothing, head and foot gear. Minimum requirements for these programs:
 - Protective head gear (SEI approved for the specific activity) which properly fits the participant.
 - Shoes or boots which provide protection from the hazards of said program.
 - Clothing appropriate for the activity which will protect the participants from the elements surrounding the event.

- Fundraising activities endorsed by County 4-H volunteer associations or local 4-H club
- Chaperones for trips, events, and conferences, who have been trained and screened
- Drivers for trips, events, and conferences who are licensed and insured

Activities that are Included if Accident Insurance is Purchased and the Required Conditions are Met

- Babysitting: Minimum of 2 caregivers
- Basketball, Volleyball, Softball and other sporting events
- 4-H Adventure Curriculum activities and events (bicycling, backpacking, canoeing, cross country skiing, snow shoeing, orienteering, etc.)
- Hayrides
- Recycling involving non hazardous materials and equipment
- Rocketry contests
- Roller skating
- Shooting sports if certified volunteer is involved

Activities that are Excluded

- Aircraft of any kind
- Bungee jumping
- Exhibiting and showing of animals by youth under 3rd grade
- Forestry events involving chainsaws
- Horse polo
- Horse and pony rodeos
- Horse racing (more than one animal is competing at once)
- Scuba diving and Water skiing
- Whitewater rafting unless it is a commercially supervised event

To Add Events and Activities Presently Not on Approved List

- 4-H Youth Development staff member should initiate discussions with their County oversight committee and if necessary with the county government insurance contact to determine whether the county will recommend to WCMIC to extend coverage to the event or activity.
- WCMIC will make the final determination as to whether the event or activity will be covered.

Letter of Agreement

The _____ County Board hereby agrees to accept coverage as offered through our liability policy with the Wisconsin County Mutual Insurance Corporation to extend to the County 4-H Program.

We hereby agree to review and accept the annual activities of the 4-H Program as presented by the County Agricultural and Education Committee.

We recognize that the 4-H Program is an extension of the County and coverage is only afforded by special endorsement, and specific criteria must be met as outlined by the attached activity list.

Further, we confirm that _____

(Name, address, & telephone number)

Is the County 4-H Youth Development Staff Member, who is responsible for securing all necessary information to the insurance company.

Finally, we understand that by accepting this endorsement for coverage to be extended to the County 4-H Program, the Wisconsin County Mutual Insurance Corporation, as our insurer, reserves the right to audit the records of the 4-H program to confirm that all coverage criteria is properly being met.

Accepted by: _____
(Signature & title)

Dated: _____