State Liability Self-Insurance Policies
An individual who has been accepted as a volunteer, and enrolled or listed with the Oregon State University Extension 4-H Youth Development Program is an agent of the state.

As an agent of the state, “The State System of Higher Education carries general tort liability insurance which protects . . . (. . . volunteers) of the university while participating in official university activities.” This coverage protects persons from civil liability for injuries or damages to person or property of others (tort liability), under the following conditions:

- Working on duties assigned by authorized Extension employee
- Limiting actions to the duties assigned (i.e., job description)
- Performing duties in good faith, not acting in a manner reckless or with intent to unlawfully inflict harm to others.

Conditions, limits of this protection are as stated in the Oregon Tort Claims Act, ORS30.260-300, and Oregon Dept. of Administrative Services, Risk Management Division, Policy Manual, 125-7-202

Volunteer Injury Coverage (VIC)
OSU, through the State of Oregon, has a limited injury protection plan to cover injuries of authorized volunteers, secondary to the volunteers’ personal insurance or any other coverage. It is limited to injuries due to an accident while performing volunteer duties only. While it is available to all authorized 4-H volunteers, the coverage is effective when a volunteer chooses it after reading and signing the Conditions of Volunteer Service form available from the supervising OSU Extension employee, and the volunteer has been notified.

The state VIC will pay benefits to the limits and under the terms and conditions as described in Oregon Dept. of Administrative Services, Risk Management Division, Policy Manual, 125-7-204.

Vehicles and Transportation
As it applies to the State and University policies, drivers of privately owned vehicles must have liability and medical coverage as part of their auto insurance when passengers, equipment, or animals are being transported. If someone is injured in a private vehicle, the owner’s insurance is responsible. Individual families are responsible for transporting youth to and from meetings and activities. In the (exceptional) event, when the 4-H program is coordinating and providing transportation, then only volunteers, parents or other adults who are age 21 or older may drive. Each driver must have proof of a valid driver’s license, good driving record and auto insurance. (For passengers to obtain accident and illness insurance, see One-Time, Special Activities Coverage for other options.)

Meeting Sites and Facilities
The state’s Tort Liability Insurance Fund covers sanctioned Extension 4-H programs and activities in all facilities, up to a total of $500,000 for any number of claims arising from a single accident or occurrence.

Limits of liability for this coverage as established by ORS 30.270 and are $100,000 for bodily injury and $50,000 for property damage.
State Liability Self-Insurance Policies (continued)

Meeting Sites and Facilities, cont.
If a facility requests a signed contract, the local county Extension staff may forward that facility’s contract or an OSU Rental Agreement Form (revised 2006) to the OSU Procurement and Contract Services (PaCS) office. Only an authorized Contracts Officer at Oregon State University may sign and process a contract on behalf of the state and OSU Extension Service.

“The state’s tort liability does not hold harmless the owner of a facility used for 4-H activities. The owner or person in custody of the facility is responsible for insuring that facility is safe for use by others.”
Oregon 4-H Program Handbook, Dec. 2002

Fundraising Activities are Not Insured
Fundraising is not considered a part of the 4-H educational program; thus individuals, clubs and County Leader Associations are not covered with the state’s Liability Self-Insurance Policy when engaged in those activities. (See One-Time, Special Activities Coverage for options.)

Extension faculty/staff have Congressional responsibility to ensure that that 4-H Name & Emblem are use in appropriate ways. This means anyone conducting fundraising using the 4-H clover or name, must work with local Extension 4-H staff prior to those activities.

Insurance Coverage for 4-H Members, Volunteers, and Participants
American Income Life Insurance provides three types of coverage for 4-H members, volunteers and other program participants, at a low fee. Counties, clubs, and 4-H groups may purchase any of the following types of coverage. They include: Accident and Illness Insurance for one year, for $1; Accident and Illness Insurance for High Risk Activities, for one year, for $2; and, Accident and Illness Insurance for Special, One-Time Activities for the cost of less than .30 cents per 24-hour period.

For more information and application forms, go to: www.AmericanIncomeLife.com

One-Year $1.00 Accident/Illness Insurance for 4-H Members and Volunteers
For $1 per person, annual accident/illness insurance for 4-H members and volunteers may be purchased for a small membership assessment submitted at the beginning of each 4-H year. This is primary insurance (no deductible) for involvement in all 4-H activities sanctioned by OSU Extension.

Travel: This insurance covers medical and hospital insurance for accidents that occur during travel directly to and from the member's home and the meeting place.

Exceptions: As with all policies, some conditions may not be covered (e.g., eyeglass replacement, air travel or injuries sustained during winter sports). This insurance does not cover activity outside of the United States. (For involvement with horse, recreational vehicles and sport activities, see Accident/Illness Insurance for High Risk Activities.)

One-Year $2.00 Accident/Illness Insurance for High Risk Activities
In addition to coverage listed above, accident/illness insurance can be purchased ($2 per person, per year) for 4-H youth and volunteers involved in high risk activity that includes horses, recreational vehicles (ATVs), or athletic programs, as sanctioned by OSU Extension.

Exceptions: Some conditions may still not be covered (e.g., eyeglass replacement, air travel, or injuries sustained during skiing and sledding). Activity outside the United States is not covered.
One-Time, Special Activities Coverage for Accident/Illness

Enrolled 4-H members and volunteers can receive primary insurance (no deductible) coverage while participating in fund-raising or other special events. The cost varies from 15 to 23 cents per day per person, depending upon the plan selected on the brief application that is submitted prior to the event.

No fee is paid until after the event. This is coverage for involvement in 4-H activities sanctioned by OSU Extension.

Travel: This insurance covers group travel to and from the sponsored 4-H activity, as long as the group is accompanied by an adult 4-H volunteer, and the time (hours/days) of travel is included in the days for which the insurance is purchased. Activities outside the United States are not covered.

Guests: Parents, siblings and other guests can be covered under this Special Activity insurance as long as the application form includes the estimated number of non-enrolled persons participating.

Fundraising: While state and university policies cannot cover fundraising, this Special Activities Coverage can be purchased to cover these activities.

Exceptions: American Income Life Insurance Co. acknowledges the value of high safety standards established by Extension 4-H programs. They cover accidents when individuals and groups are compliant with established state safety procedures. For example, youth must wear approved helmets as determined by state policy, appropriate, and enrolled 4-H youth in grades K-3 shall not be involved in project areas that include large animals, shooting sports or motorized vehicles. (Contact a county or state Extension office with questions.)

As with all policies, some conditions may not be covered (e.g., eyeglass replacement). Review the policy carefully, when you submit the application.

NOTE: The “Brotherhood Mutual Insurance Company” has sold the “Exclusively for 4-H Clubs” accident insurance coverage to another carrier. “Animal Mortality Insurance” is no longer available from Acordia (as of 10/7/07.) If information about other carriers becomes available, county Extension employees will be notified.

Ways to Manage Risk

Every program and activity should be reviewed and a decision made regarding the most appropriate way to manage risk. Here are four ways to make decisions about managing risk: Avoid Risk, Transfer Risk, Reduce Risk and Retain Risk.

Avoid Risk
Remove the risk through eliminating the situation or activity that presents risk.

Transfer Risk
Ensure insurance coverage is purchased or available through others.

Reduce Risk
Establish policies, structure and/or training that reduces risk.

Retain Risk
Assume the risk because some risk cannot be eliminated and/or it is worth assuming.

Recommendation: Whenever possible, identify the “start” and the “end” time of a 4-H event or program. It is important to acknowledge when the transfer of risk occurs from families to the 4-H program, and back again. Communicate this information in newsletters and promotional materials.
Frequently Asked Questions

**Q. Under what conditions should I purchase One-Time Special Activity Accident Insurance?**
A. Purchase Special Activity Insurance anytime a 4-H program, under the supervision of an Extension 4-H employee, is not already covered, or includes people who may not have other, sufficient coverage.

**Q. Should I purchase One-Time Special Activity coverage for a county-wide 4-H Horse Clinic?**
A. Maybe yes, if all participants are not already covered under the $2 for One-Year Accident Insurance.

**Q. Should a County Fair obtain One-Time Special Activity Insurance?**
A. This decision should be discussed and made in conjunction with the local Fair Board or fairgrounds management.

**Q. Can a person under age 21 drive a vehicle to, from, or for, a 4-H activity?**
A. Typically, the Oregon 4-H Youth Development Program does not take responsibility for arranging local transportation for youth. Those arrangements are the responsibility of parents and guardians. When the Oregon 4-H Program does provide transportation out of the county or during overnight trips, the program expects that 4-H chaperones and drivers will be at least 21 years old. This expectation assumes that individuals chosen as drivers and chaperones will have a greater degree of experience and decision-making skill to help ensure the well-being of youth.

Consider the following facts and conditions.

- The State Liability Self-Insurance does not provide liability coverage for drivers of any age, within a privately owned vehicle. If someone is injured in a private vehicle, the owner's insurance is responsible.

- Two policies, (One-Time Special Activity Coverage and One-Year Accident/Illness Insurance), do cover 4-H participants during travel when it is connected to a 4-H activity and has an adult supervisor responsible for the group.

- At some events, the program supervisor may request that keys to all vehicles driven by 4-H members be kept at a central location during the event to help ensure the safety of all young people while they are away from home and in the care of a 4-H program chaperone.

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11/2008