

# Volunteer Liability and Risk Management

The safety of the Master Gardener volunteers and Extension clientele is an important issue. The Master Gardener Position Description and the Pest Control Recommendation Agreement provide guidelines regarding pest management recommendations. Practicing the guidelines set forth in these documents will go a long way to reduce safety risks and abuse in the Master Gardener Program.

There are four basic categories where Master Gardeners can and should have insurance coverage. They are:

1. Liability insurance when acting in their official capacity as Extension volunteers; (provided for Master Gardeners automatically as an 'agent/employee' of the university);
2. Injury insurance when acting in their official capacity as Extension volunteers;
3. Liability insurance when participating in Association related/sponsored events not co-sponsored by Extension; (this is where individual Chapter insurance policies come in);
4. Injury insurance when participating in Association related/sponsored events not co-sponsored by Extension; (this is also where a Chapter policy would provide coverage).

Personal liability insurance for Extension volunteers is offered to the counties by OSU Extension Administration through the State of Oregon. Registered volunteers are provided protection for a personal injury or a property damage liability claim arising out of the performance of the volunteers' duties. This coverage is in excess of, and non-contributing with any other valid and collectible insurance the volunteer may have. This means that any personal insurance coverage the volunteer has would be used first to satisfy any judgments. Complete information about this policy is available through the State of Oregon Department of Administrative Services Risk Management Division. The policy is called Liability Self-Insurance (125-7-201) and the policy manual is available online at <http://risk.das.state.or.us/liabili2> or from the Risk Management office on campus at Oregon State University.

All volunteers must agree to the Conditions of Volunteer Service and have the form filled out, signed and on file before they volunteer.