



Volunteers for 4-H Programs Insurance, Claims and Liability Information for FY10

A. General Liability

Authorized volunteers for ISU Extension Programs are provided personal liability protection by the Iowa Tort Claims Act, Iowa Code Chapter 669, and the Federal Volunteer Protection Act, 42 United States Code Chapter 139, while acting within the scope of their volunteer duties and responsibilities. The State will defend, indemnify, and hold volunteers for the University harmless against a tort claim caused by an act or omission of the volunteer unless the act or omission of the volunteer involved intentional or criminal misconduct, a knowing violation of the law, or a transaction from which the volunteer derives an improper personal benefit.

B. Auto Liability Insurance

Personal Vehicles used for 4-H Activities

Authorized volunteers driving their own personal vehicles or vehicles provided by the county for 4-H activities are covered by a commercial auto policy through LaMair-Mulock-Condon. This coverage is excess over the volunteer's personal auto coverage. The policy is limited to excess liability only and does not provide physical damage coverage to the volunteer's vehicle.

Documentation must be on record in the county office to verify that the individual is an authorized volunteer in order to qualify for this auto coverage.

University or State Vehicles used by Volunteers

Authorized volunteers may drive University or State of Iowa vehicles; however, they must have a satisfactory MVR check to drive an ISU vehicle.

C. Volunteer Authorization Process

Authorized volunteers for ISU Extension Programs are provided personal liability protection by the Iowa Tort Claims Act, Iowa Code Chapter 669, and the Federal Volunteer Protection Act, 42 United States Code Chapter 139, while acting within the scope of their volunteer duties and responsibilities. A 4-H Volunteer Policy, including procedures and appropriate authorization forms, has been developed and information is available by contacting Judy Levings, Extension Youth Development Specialist, Youth and 4-H.

D. Workers Compensation and Medical Coverage

Volunteers for ISU Extension programs are not covered under the State of Iowa Workers Compensation Program or the workers compensation policy through LaMair-Mulock-Condon.

Accident/Medical insurance is not automatically provided, but is available through American Income Life Insurance Company. The policy covers leaders, volunteers, and members from the time they leave home until they return from any 4-H activity. Forms can be obtained at the County Extension Offices and sent directly to the insurance company. For additional assistance or questions regarding this type of coverage, please contact the Office of Risk Management at (515) 294-7711.

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