

**University of California
Cooperative Extension
Ventura County 4-H**

**Insurance and
Risk Management**

Hartford Accident Insurance

- **Mandatory accident and sickness insurance (limited coverage).**
- **Covers medical costs incurred due to accidental injury.**
- **Covers all enrolled 4-H members and leaders.**
- **Accident and sickness only, up to \$7,500.**

continued

Hartford Accident Insurance Continued

- **Higher payment schedule for death and dismemberment.**
- **Covers 4-H members during participation in 4-H activities.**
- **Covers leaders when they are actively volunteering.**

General Liability

- ➡ **Volunteer leaders who complete the certification process will be issued a 4-H Volunteer Appointment Card.**
- ➡ **If a volunteer is issued a Volunteer Appointment Card, he/she serves as an agent of the University and is protected by the same liability coverage as University staff members.**

- **U.C. will cover you for claims for injury or damages that are caused by or result from negligent or unintentional acts or omissions relating to your supervision of youth in your 4-H project.**

- ➡ **This coverage is effective during the times the volunteer leader is engaged in or traveling to or from any 4-H work.**
- ➡ ***Note: This liability coverage does not cover your property!***

Volunteers are covered when they:

- Have filled out a volunteer application, submitted their insurance fee, and completed required screening, orientation, and training; not before.**
- Engage in travel to or from any official U.C. business activity.**
- Are acting within the course and scope of their duties as a 4-H volunteer leader. (Medical and limited general liability).**

Leading a Project or Hosting an Activity in Your Home or on Your Property

- You insure your property. U.C. cannot insure your property.
- You are liable and responsible for your property (maintenance, identifying hazards, etc.).
- Again, U.C. cannot and will not insure your property!

Suggestions

- **Contact your insurance agent before beginning your project on your property.**
- **Consider purchasing a major liability policy.**
- **Renters should have renters insurance and major liability.**
- **Find another location to hold meetings. Schools, libraries, etc., are all good possibilities.**

Alternate Sites for Meetings and Activities

- **Locate facility.**
- **Request that Georgetta (4-H office) process a facilities use agreement.**
- **Volunteers cannot sign facilities use agreements or leases or contracts of any kind!**
- **Plan ahead - processing these items takes time (3 weeks to 6 months)!**

Auto Insurance and Regulations

- In California, insurance follows the auto.**
- You are required to carry insurance on your auto.**
- Wearing seatbelts is required. One seatbelt per person.**
- No riding in the back of trucks!**
- 4-H members may not drive others.**

continued

Auto Insurance and Regulations Continued

- Hartford will pay medical costs up to \$7,500 when appropriate.**
- Be sure that your auto insurance provides adequate coverage!**

Auto Insurance and Regulations Continued

- **U.C. does provide auto liability insurance coverage, but only while you are acting within the course and scope of your volunteerism, and if you are negligent in causing the accident. California law stipulates that insurance follows the vehicle, therefore, U.C. auto liability insurance pays secondary above what your own auto insurance pays if the above conditions are in place.**

Parents who Volunteer

- **Only registered volunteers are covered.**
- **Parents who participate regularly should be enrolled as volunteers and given an assignment.**
- **Every registered volunteer is responsible for supervising and ensuring the safety of members and leaders.**

Medical Authorization Treatment Form (MATF)

- **Leaders keep a signed copy of the MATF for each member with them at all times.**
- **This includes**
 - **project meetings**
 - **field trips**
 - **transporting**
 - **events/activities**

continued

Medical Authorization Treatment Form (MATF) Continued

- ➡ **If planning a field trip or transporting youth, have each member keep a signed MATF in his/her pocket. This is critical!**

Procedures to Follow in Case of an Injury

- **Secure appropriate medical treatment.**
- **Notify your Community Club Leader as soon as possible.**
- **Notify the Ventura County 4-H Office (emergency phone numbers are in your manual).**
- **Complete a medical claim form.**

continued

Procedures to Follow in Case of an Injury Continued

- ➔ **If the injury occurred on your property, you should notify your property insurance company immediately!**

Code of Conduct

- ➔ **All 4-H volunteers and members are required to sign and abide by the 4-H Code of Conduct.**

Alcohol and Illegal Drugs

- **No alcohol or illegal drugs while performing 4-H duties.**
- **No being under the influence of the above.**
- **No way!**
- **Not ever!**
- **No exceptions!**
- **Grounds for immediate dismissal and possible prosecution, especially if youth are endangered.**

Underage Drinking or Illegal Drug Use

See previous slide.

**In addition, this is against the law
and we will seek prosecution.**

Tobacco

All 4-H program activities are conducted under tobacco-free conditions.

- ➡ No smoking.**
- ➡ No chewing.**
- ➡ No kidding.**

Horse and Ponies Project Release Form

All 4-H members and volunteer leaders participating in 4-H horse and pony projects/events are required to sign the horse release.

Includes those who care, feed, transport, and/or ride at any time.

Animal Release Agreement

All 4-H members and volunteer leaders participating in any 4-H animal-related projects/ events must sign this agreement.

U.C. cannot insure your animal; nor is U.C. responsible for any damage or injury the animal might cause.

Equestrian Helmets

All youth and adults participating in any 4-H equestrian activity shall wear a properly fitted equestrian helmet. Must meet ASTM/SEI approval. Helmet use recommended while grooming, clipping, and lunging.

continued

Equestrian Helmets Continued

U.C. not responsible for checking headgear ASTM/SEI compliance; this is parent responsibility.

Members and Leaders will not be allowed to participate in events and activities including parades if not wearing an appropriate helmet.

Bicycle Helmets

Per California law, any person under 18 must wear a helmet when operating or riding a bicycle.

Must meet ANSI or Snell standards.

Safety

- **Project leaders are responsible for the safety of members during project meetings and activities.**
- **Project leaders must also incorporate safety awareness in project meetings and demonstrate safe practices when showing members how to carry out their project work.**

Driving

Covered previously, but we emphasize:

4-H program policy does not allow 4-H members under 18 to transport other 4-H members to/from 4-H meetings, events, and/or activities.

Checklist

- ✓ **Review the Hartford Insurance brochure.**
- ✓ **Contact Insurance Carrier if using your home or property for a 4-H activity.**
- ✓ **Have signed copies of the Medical Authorization Treatment Form for members of your project and keep them with you at all times or on the members person.**

continued

Checklist continued

- ✓ **Review procedures regarding injuries.**
- ✓ **Check auto insurance and vehicle safety. Follow guidelines when using automobiles during 4-H events/activities.**
- ✓ **If a Community Club Leader, discuss issue re: parents as volunteers with those parents who are not enrolled but who regularly provide volunteer service.**

continued

Checklist continued

- ✓ **Review procedures for securing an alternate site for 4-H meetings/activities if opting not to use home or property.**
- ✓ **Call Susan or Rose with any questions.**
- ✓ **Conduct meetings in a safe environment and teach project safety skills.**