FLORIDA 4-H INSURANCE WEBINAR – 08/20/19

*Contact Information:*

* **Erin Bain**, 4-H and Camp Specialist

American Income Life (AIL) – Special Risk Division

Office: 800.849.4820 x. 3

Direct: 317.436.1005

Fax: 800-840-2793

[efbain@ailife.com](mailto:efbain@ailife.com)

[**www.ailspecialrisk.com**](http://www.ailspecialrisk.com)

P. O. Box 50158

Indianapolis, IN 46250

* **Brian Hunt,** CPCU, Risk Coordinator

Environmental Health & Safety

916 Newell Dr

PO Box 112190

Gainesville, FL 32611

(Office) 352.392.1591

[bhunt@ehs.ufl.edu](mailto:bhunt@ehs.ufl.edu)

[**http://www.ehs.ufl.edu/programs/insurance/**](http://www.ehs.ufl.edu/programs/insurance/)

* **Janet Waters,** 4-H Business Coordinator

Youth, Families & Communities Business Services

1604 McCarty Dr., Room 1040

Gainesville, FL 32611

(Office) 352.294.7863

[janet.waters@ufl.edu](mailto:janet.waters@ufl.edu)

[**https://extadmin.ifas.ufl.edu/business-services/4-h/**](https://extadmin.ifas.ufl.edu/business-services/4-h/)

FLORIDA 4-H INSURANCE

*Insurance Information:*

* Responsibility of submitting proper coverage:
  + FL 4-H Statewide Policy is automatic – Business Services coordinates
  + Camp Policy is a collaboration with Camp Directors and Business Service to ensure proper coverage is in place.
  + Special Activities Insurance – County or State representative must ensure proper coverage is in place by submitting proper application in a timely manner. The presentation slides provide step-by-step instructions and links.
    - Here is a direct link to the online Activity Report to request Special Activities Insurance Coverage: <https://www.ailife.com/specialriskdivision/activityreport>
    - IMPORTANT: Submission of Activity Report must be prior to event with estimated numbers (more detail to follow) and then a final number of actual attendance for proper billing/pmt of premium.
* Only Youth eligible on FL 4-H Statewide Policy:
  + MUST – be registered and approved as Community Club Members (which include Cloverbuds) (keep in mind it is not about the paid membership fee)
* Youth eligibility for Special Activities Insurance or Camp 4-H Insurance:
  + Other youth that are not registered Community Club Members
  + Non-approved members that are not counted at the county level
  + School members, even though registered in 4-H online, but are *NOT* community club members.
  + Complete attendance of ALL must be included in the estimate and actual attendees for proper coverage
* Short-Term Members:
  + Enrolled only for one specific event/activity - NOT covered under FL 4-H Statewide Policy and would can ***ONLY*** covered under Special Activities Insurance and/or Camp Policy.
  + ***MUST*** be assigned to a Community Club (which include Cloverbuds) to be covered under the FL 4-H Statewide Policy, otherwise Special Activities Insurance or Camp Policy coverage can be utilized.
* Policy exclusions to remember:
  + Air travel
  + Practice or informal group at a home
  + Spectators/guests depending on organization of event and controlled environment
  + Illness is *NOT* covered under the FL 4-H Statewide Policy.
  + School Enrichment Programs
  + Adult Leaders/Volunteers are not covered under the FL 4-H Statewide Policy, however, they do have some coverage under UF Policies (See UF section below).
* All FL 4-H Insurance Policies are intended to supplement and compliment personal insurance coverage and considered secondary insurance, as it does have specific limits of coverage.
* *AIL – Special Notes of Interest:*
* Blanket accident insurance is a specialty type of coverage that is designed to cover all members of a defined group or participants in an event without requiring a list of those names. It provides coverage for bodily injuries that occur during the course of these programs/events for those specific participants. It does not include coverage for the facility, equipment, etc. and also does not have the same benefits structure and amounts of typical liability and other policies.
* Coverage can be primary for those without personal insurance, but much more often than not - is treated as secondary in practice and kicks in after the family’s personal insurance in order to cover things like co-pays, deductibles, and other out of pocket expenses that may be incurred.
* *UF – Special Notes of Interest:*
* UF’s general and auto liability covers the negligent acts of UF employees and volunteers while operating in the course and scope of their employment and responsibilities. We have to be at-fault for someone else’s damage or injuries for the insurance coverage to apply, contrary to AIL accident insurance. General and auto liability are excess over any other coverage that might apply (health insurance, AIL, etc.).
* Volunteers cannot receive any monetary or material compensation, as defined in Florida Statute Chapter 110, Part IV. UF also has volunteer regulations, including a Record of Service that must be on file prior to the volunteer work.
* UF workers compensation covers UF employees and volunteers when injured on the job. HR manages this coverage – Tara Hetsler, 352-392-4940, [tara.johnson@ufl.edu](mailto:tara.johnson@ufl.edu)

*Insurance FAQ:*

* Should we approve everyone in 4HOnline who submits a profile, regardless of paying the membership fee?
  + No, you still should approve all members that paid membership fee.
  + If youth members are unable to pay their dues, the county should evaluate options to help them with the fee or request waiver from state office.
  + Membership payment has no relevance to insurance coverage
* For camp coverage, does this cover travel to and from camp? Does this apply to those not enrolled in 4-H clubs?
  + Yes, all camp participants are covered under the camp policy, as long as travel is on the day event starts/ends. If an extra day is added before/after as a travel allowance or additional event/activity, Special Activity Insurance would need to be considered
* Year end parties, special events, and banquets – would Special Activities Insurance cover parents and those that participate?
  + Yes, this would be able to be covered under Special Activities Insurance. The total count would include all those participating/attending including 4-H members and others such as parents (not under 5yrs old; they are responsible for child) in a controlled environment. If say they go to Disney World, that would not be in a controlled environment.
  + Important to remember the sign-in sheet or log to record those in attendance. Registration for the event is not required.
  + Important to remember that a sit-down fundraiser dinner could be different from a food sale where customers pick up meals and consume elsewhere. A sit-down meal may be able to cover everyone who attends, whereas a to-go sale would only cover those “involved in the operation of the event” and not the customer.
* Are Tropicana Public Speaking kids who go to camp covered?
  + Yes, all camp participants are covered under Camp Policy.
* May we purchase Event Insurance the same day as the event?
  + Yes, however submission must be confirmed, and the ***time stamp*** is the beginning of coverage and nothing prior to that ***time stamp*** would be covered.
* If a 4-H club takes a “field trip” for one of their meetings, would they need Special Activities Insurance or would be covered under the FL 4-H Statewide Policy?
  + If it was a regularly scheduled calendar meeting, then it would be covered under the FL 4-H Statewide Policy. However, do keep in mind the “type” of field trip. (i.e bowling vs ocean). Also, confirm *ALL* attending are registered 4-H community club members.
* Would we need Special Activities Insurance if all the volunteers are covered on worker’s comp and 4-Hers are covered under the FL 4-H Statewide Policy?
  + UF workers compensation covers UF employees and volunteers when injured on the job. HR manages this coverage – Tara Hetsler, 352-392-4940, [tara.johnson@ufl.edu](mailto:tara.johnson@ufl.edu)
* Does the FL 4-H Statewide Policy cover in-school and afterschool programs and Cloverbuds?
  + In-School and Afterschool clubs are not currently covered. If you have youth that participate in both an in/afterschool program as well as a community club that does out of school activities, you should make sure they are enrolled/counted in both in order to be sure they are covered.
  + Cloverbuds are, as long as they are enrolled in a community club.
* Does the FL 4-H Statewide Policy cover Adult Leaders/Volunteers?
  + A FL49910 does not cover any Adult Leaders/Volunteers. Adults may be covered for individual events under Special Activities Insurance.
* Is there ever coverage under AIL Policies if a youth contracts a contagious illness at a 4-H Event and passes it along to family members?
  + Unfortunately, no. Our policies provide blanket coverage for the participants in an event only and the coverage would not extend to anyone else.
* For events such as annual banquets, day camps, etc. does the county need to submit event information to AIL for coverage? Or is it at the county’s own risk to not submit info and have non-4-H members/volunteers participate?
  + It is up to the County’s discretion whether to submit an application for Special Activities Insurance coverage for their events. If ALL participants in an event are not enrolled 4-H Youth, then I typically recommend taking out a Special Activities Insurance policy to cover all participants; including youth and adults. In the example of an annual banquet or day camp, the program is a “controlled environment” and all attendees are able to be covered. If you are unsure about whether an event meets that definition, please contact Erin.
* Are Short-Term 4-H Members covered?
  + If youth involved in special interest/short-term programs complete official 4-H Community Club enrollment, they are covered under the FL 4-H Statewide Policy.
* How do we use Special Activities Insurance for large collaborative events such as job fairs or field days?
  + *Special Activities Insurance Policies can be used for collaborative events between Extension Program Areas or with other County departments or community organizations. These types of events are usually not considered a “controlled environment” and therefore the only people who can be covered are those “involved in the operation of the event” such as volunteers, vendors, speakers, etc. Spectators/members of the general public are not able to be covered. If you have questions about how we define spectators, please contact Erin.*
* Are there insurance procedures/documents needed for transporting youth to events?
  + AIL doesn’t have any specific procedures or documents required for transportation. I would recommend always having a copy of our claim form as well as any FL 4-H required reports when traveling as a best practice.
* When participating in a county fair as a 4-H member and an injury occurs at the fair, does that fall under the fair board’s insurance or 4-H?
  + I would suggest that each County communicate with their fair board to define or clarify those expectations because it can vary greatly for each community.