



AMERICAN INCOME LIFE
insurance company

SPECIAL  **RISK**
DIVISION

An overview of our policies and service for
Florida 4-H Professionals

Updated: August 2019



Goals for Today

- Review the Florida 4-H Statewide Policy
 - Type of coverage
 - What is covered
 - What is not covered
- Talk about Special Activities Coverage
 - When is it needed
 - When is it recommended
- Information about Claims Process
- Answer Questions



Florida 4-H Statewide Annual Policy



- Policy Number: A FL49910
- Provides blanket accident insurance
 - *This type of policy is not the same as liability, property, workers compensation, or other types of insurance*
- It is designed to provide primary coverage with no deductible and no network of medical providers
 - Most clients choose to treat it as secondary
- Provides coverage for up to 52 weeks (1 year) from the date of the accident.
- Quick Decisions - average claims payment: 10-14 business days



Florida 4-H Statewide Annual Policy Benefits

	Florida 4-H Maximum Benefits
For expenses incurred within 52 weeks of the date of Accident for Medical and Surgical Treatment, X-Ray Charges, Hospital Confinement, Ambulance Expense and Prescriptions up to....	\$5,000
For Dental Expenses incurred within 52 weeks of Accident, involving sound, natural teeth...	\$1,000
For losses within 100 days of Accident which result in the loss of life...	\$5,000
For losses within 100 days of Accident which cause loss of both hands or both feet, or one hand and one foot, or the total and irrecoverable loss of sight of both eyes...	10,000
For losses within 100 days of Accident which cause the loss of one hand or one foot or the loss of sight of one eye...	\$5,000



Florida 4-H Statewide Annual Policy



- Coverage includes all officially enrolled **youth** 4-H Community Club Members during “adult supervised group activities”
 - *Automatic coverage of new youth members who join throughout the year.*
- This includes, but is not limited to:
 - *Club Meetings*
 - *Field Trips*
 - *Fundraisers*
 - *Livestock/Horse Shows*
 - *Participation in County/District/State/National 4-H events*
- Direct travel to/from events



Florida 4-H Statewide Annual Policy



- What is NOT covered under the Florida 4-H Annual Policy:
 - *Adult Volunteer Leaders*
 - Eyeglass replacement
 - Denture replacement or repair
 - Suicide
 - Illness*
 - Hernia in any form
 - Losses covered under Workman's Compensation
 - Injuries sustained during downhill winter sports*
 - Air Travel
 - Children under the age of 5
 - 4-H club members attending summer camp and other year round activities at Cherry Lake, Cloverleaf, and Timpochee. (Policy 3147E through the FL 4-H Foundation)

*Certain illnesses and downhill winter sports can be covered with Special Activities Policies.



Florida 4-H Policy 3147E



- The Florida 4-H Foundation has a special “Master Policy” to cover programs and events at the Florida 4-H Camps: Cherry Lake, Cloverleaf, and Timpochee.
- This policy was initially established in 1979 and includes both Residential Summer Camps and weekend programs, outside user groups, etc.
 - Activity Reports and payments are handled by the 4-H Business Office
 - The rates and benefits for this plan are different than the 4-H Annual Policy and Special Activities coverage.
 - Rates are examined annually and are determined based on payment and claims history. The rate has been \$.65/person/day since 2010.
 - There are also different policy maximum payments for various injury and illness categories. I will send a Certificate of Insurance outlining those to Kathy Hartman.



What Is Special Activities Coverage?



- As low as 20¢/person/day (All coverage options are outlined on slide 9)
- \$8 minimum premium
 - Applies to the whole event for programs on multiple consecutive days such as overnight trips
 - Applies to each day for multiple non-consecutive days such as meeting every Monday for a month
- Must include all registered participants and volunteers in an event regardless of 4-H enrollment
 - Does **not** include spectators and visitors/guests
 - See AIL Special Risk Blog for examples of how we define “spectators”
<https://ailspecialriskblog.com/2018/04/special-activities-policies-spectators/>
- Covers accidents and some illnesses (25¢ and 30¢ policies only)
- No upfront payment is required
- Can be used for collaborative programs



SPECIAL ACTIVITIES COVERAGE Table of Benefits	Option A: 20¢	Option B: 25¢	Option C: 30¢
<i>All rates for Special Activities Coverage are per person, per day with an \$8 minimum premium required.</i>			
For expenses incurred within 52 weeks of the date of Accident for Medical and Surgical Treatment, X-Ray Charges, Hospital Confinement, Ambulance Expense and Prescriptions up to....	\$2,500	\$3,000	\$5,000
For Dental Expenses incurred within 52 weeks of Accident, involving sound, natural teeth...	\$400	\$500	\$1,000
For Medical and Hospital Expense for illness which manifests itself on the day or days this policy is in force up to...	\$0	\$1,000	\$1,500
For Medical Expenses from these specified diseases: Poliomyelitis, Diphtheria, Scarlet Fever, Smallpox, Tetanus, Cerebrospinal Meningitis, Typhoid Fever, Leukemia or Primary Encephalitis...	\$0	\$3,500	\$5,000
For losses within 100 days of Accident which result in the loss of life...	\$2,500	\$3,000	\$5,000
For losses within 100 days of Accident which cause loss of both hands or both feet, or one hand and one foot, or the total and irrecoverable loss of sight of both eyes...	\$7,500	\$7,500	\$10,000
For losses within 100 days of Accident which cause the loss of one hand or one foot or the loss of sight of one eye...	\$2,500	\$2,500	\$5,000





When is Special Activities Coverage Needed?

- The Statewide Annual Policy will cover *most* programs and events where all participants are enrolled 4-H youth, but Special Activities Coverage is still needed in some situations:
 - Programs with a mixture of 4-H and Non-4-H Youth – ALL participants must be counted if you choose to elect a policy
 - Downhill Winter Sports (specifically excluded from all Annual Policies)





When is Special Activities Coverage Recommended?

- Any overnight, multiple day, or other travel events where you would want illness benefits to be included.
 - Illness is specifically excluded from all annual policies
 - These types of events are the most likely to have illness occur
- Any “high risk” programs including Volunteers who have not been covered by an annual policy.
 - Evaluating the risk of the program is up to the individual 4-H Professional/Volunteer. If you are unsure of whether coverage would be recommended, please don't hesitate to contact Erin Bain at AIL Special Risk.



Filing a Claim



- *Even the most carefully planned and executed Extension program can include an accident (or 3).*
- Make sure that you and any Volunteers who are supervising activities are aware of your County/State guidelines for reporting illness/injuries and that those procedures are followed.
- Be sure that you have your AIL Policy and/or Serial Number available.
 - Florida Statewide Annual Policy #A FL49910
 - Under Name of Policy Holder/Group – Put Florida 4-H and your County name. Make sure to include your contact info in Part 4 so that our Claims Department will include you in communications vs. sending to the State 4-H Office
 - Serial Number for Special Activities will be found in your Confirmation of Coverage e-mail.



Filing a Claim

IF you have an incident occur during a covered Program/Event follow these steps ASAP:

- If accident/incident needs medical attention, fill out our Claim Form as completely and accurately as possible. The form must be completed by staff or volunteer who is not related to the patient. A PDF of the form is available online here:
<https://www.aillife.com/Pdfs/documents/Special-Risk-Claim-Form.pdf>
- The form has detailed instructions including what documentation will be needed to proceed.
- **Claim report must be sent directly to American Income Life within 20 days of the accident.** Claim forms or itemized bills may be mailed, faxed or emailed to claimssrd@aillife.com
 - Mailing address is AIL Claims, P.O. Box 50158, Indianapolis, IN 46250.
 - The fax number is 317-849-2793.
- Even after the initial Claim report has been submitted, communication between the AIL SRD Office and the Policy Holder (4-H) is very important! Please make sure to keep open lines of communication and follow up with requests ASAP so that we can be sure that your participants are not left with unpaid bills!



Common Questions

- Does the Florida 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!*

- Does the Florida 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.*

- 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.*



Common Questions

- 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 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 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 enrollment, they are covered under the FL 4-H Annual Policy.*



Common Questions



- How do we use Special Activities for large collaborative events such as job fairs or field days?
 - *Special Activities 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?
 - *ALL 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.*





QUESTIONS?

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