



Texas 4-H Fast Facts

INSURANCE

The Texas 4-H Youth Development Program and Texas 4-H Inc. provide both a general liability and accident/medical insurance policy to cover active 4-H members and volunteers serving within their scope and responsibilities of the program. To help Extension agents, county offices, and 4-H Specialists better understand the insurance coverage, this fast fact question and answer information has been developed.

Question: What type of insurance coverage protects Texas 4-H?

Answer: *The Board of Regents for and on behalf of the Texas A&M University System and Texas A&M AgriLife Extension Service hold two separate insurance policies. One is a general liability policy and the other is an accident/medical insurance policy.*

Question: Who is covered under the insurance policies?

Answer: *Any youth participant/member or adult volunteer who is ACTIVE and enrolled in a chartered Texas 4-H club/organization. This is determined by their enrollment status in the 4-H CONNECT system.*

Question: How can we get a copy of the general liability Certificate of Insurance (COI)?

Answer: *The County Extension Agent will need to contact their respective District 4-H Specialist and request a copy of the Certificate of Insurance.*

Question: Can we add a facility or another entity on to the general liability policy as an additional insured if requested/required?

Answer: *No. Due to the magnitude of the 4-H Program and the insurance policy, we cannot add individual additional insured endorsements to the policy. The current policy does state that any person or organization with which a chartered 4-H club/organization has a written contract is included as an additional insured in the policy.*

Question: Is the accident/medical insurance a primary or secondary insurance policy?

Answer: *The accident/medical policy provides coverage that is secondary to a person's primary insurance policy. If a person does not have a primary insurance policy covering accidents/medical situations, the 4-H policy will serve as the primary policy.*

Question: If a 4-H member/volunteer gets hurt at an event, what do we do?

Answer: *Once the necessary care has been provided, you are encouraged to document the event and how the accident/medical issue occurred. If the event is considered major or serious, agents should contact their respective District Extension Administrator immediately. The Texas 4-H Office should be notified on the first working day after the event.*

Question: How do we file a claim for the accident/medical policy?

Answer: *Notification of the occurrence should be provided to the Texas 4-H Office. Within 48 hours of the occurrence, the required insurance form should be provided to the Texas 4-H Office. The claim form and supporting documentation should be submitted directly to the insurance company by the individual/family filing the claim.*

- Question: Our County 4-H Program is hosting an event that will have non-4-H members and adults attending. Are they covered under the 4-H program's general liability policy?
- Answer: *Non-4-H members and adults are not covered under the 4-H program's general liability policy.*
- Question: Our County 4-H Program is hosting an event that will have non-4-H members and adults attending. Are they covered under the 4-H program's accident/medical insurance policy?
- Answer: *Non-4-H members and adults are not be covered under the 4-H program's accident/medical insurance policy. However, additional insurance can be purchased to provide coverage for the non-4-H members and adults.*
- Question: Can we purchase accident/medical insurance for events that have non-4-H members and adults attending?
- Answer: *Yes, insurance can be purchased for events to cover non-4-H members. The Texas 4-H Youth Development Program uses American Income Life (americanincomelife.com/who-we-serve/4-h-insurance). Several different plans are offered through American Income Life at a minimal cost.*
- Question: Can a youth who is "planning to" join 4-H attend shooting sports practice or a horse club riding practice and be covered under the accident/medical policy?
- Answer: *No. If the youth does not have an ACTIVE profile in 4-H CONNECT, he/she is not considered a 4-H member and, therefore, is not covered under the 4-H policy. Additionally, the club manager/adult volunteer allowing the youth to participate may be working outside of their understood roles and responsibilities and may be personally liable for any accident or injury that may occur.*
- Question: Are there situations/events/activities that are excluded from coverage under the 4-H program's general liability policy?
- Answer: *Yes. For unique or unusual events/activities, agents should work with their respective District Extension Administrator, 4-H Specialist and the Texas 4-H Office to assess the event/activity and determine the possibility of coverage. Examples may include events where alcohol is present or activities in which the youth/volunteers cannot be directly supervised/managed by 4-H/Extension.*
- Question: Can the 4-H Program's general liability policy be used by another organization to protect them if we have 4-H youth attending their event?
- Answer: *No. The Texas 4-H general liability policy covers only those 4-H events, activities, and/or meetings sponsored directly by Texas 4-H Inc. and/or an officially recognized (chartered) 4-H club/organization.*
- Question: Does the 4-H program's general liability policy cover those groups with which 4-H has a Memorandum of Understanding?
- Answer: *No. Any group that has a Memorandum of Understanding with 4-H does so for the purpose of using the name and emblem and is not considered and officially recognized 4-H club/group under Texas 4-H Inc.*
- Question: We have a 4-H club that is part of a public school. Does the 4-H Program's insurance cover those youth and volunteers?
- Answer: *Yes. While the school should also hold insurance coverage protecting the youth and educators, youth participants/members or adult volunteers who is ACTIVE and enrolled in a chartered Texas 4-H club/organization (including a school-based club) are covered under the 4-H policies for sponsored 4-H activities.*