



Texas 4-H Fast Facts

INSURANCE

The Texas 4-H Youth Development Program and Texas 4-H Inc. provide both a general liability and an 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 volunteers better understand the insurance coverage 4-H has developed this fast fact question and answer information.

Question: *What type of insurance coverage does Texas 4-H hold?*

Answer: Texas 4-H Inc. holds 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 and adult volunteer who is **ACTIVE** and enrolled in Texas 4-H. 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 the Texas 4-H Office and request a copy of the Certificate of Liability COI.

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 additional endorsements to the policy. However, the current policy does state that any person or organization with which 4-H has a written contract is included in the policy.

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

Answer: Texas 4-H holds an accident/medical policy 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, contact your 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: You will need to first contact the Texas 4-H Office and provide notification of the occurrence. Within ten (10) days of the occurrence the required insurance form and invoice/statement should be provided to the Texas 4-H Office. The information will be submitted through the Texas 4-H Office to the insurance company.

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 insurance policies?*

Answer: They would be covered under the General Liability policy due to it being associated with the CHARTERED 4-H club; however, they would not be covered under the accident/medical policy.

- Question:** *Can we purchase accident/medical insurance for events that have non-4-H members and adults attending?*
Answer: Yes, you can purchase insurance for events which will 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:** *What happens if we have an event with non-4-H members/adults present and an accident occurs involving one of the non-4-H youth?*
Answer: It would be the responsibility of that particular family to cover the expenses of accident.
- Question:** *Can a youth who is "planning to" join 4-H attend shooting sports practice or a horse club riding practice and still be covered under the accident/medical policy?*
Answer: No. If they do not have an ACTIVE profile in 4-H CONNECT they are not considered a 4-H member (volunteer) and not covered under the 4-H policy. Additionally, the club manager allowing the youth to participate may be working outside of their understood roles and responsibilities and maybe personally liable for the accident.
- Question:** *Is there a situation that the 4-H program's general liability policy will not cover an event or activity?*
Answer: Yes, for unique or unusual events/activities you will need to work with your District Extension Administrator, 4-H Specialist, and the Texas 4-H Office to assess the event and determine the possibility of coverage. Examples may include where alcohol is present or activities at 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 youth attending their event?*
Answer: No. The Texas 4-H General Liability policy only covers those 4-H events, activities, and/or meetings sponsored directly by the County Extension Office and/or an officially recognized (CHARTERED) 4-H club/group.
- 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 is for the purpose of using the name and emblem and not considered an 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 on the youth and educators, the 4-H policies should also provide coverage for sponsored 4-H activities.