

Cornell Cooperative Extension Volunteer Additional Information

This handout is a supplement to the information in this guide and the Volunteer Involvement Policy and Procedure Guide and is intended to provide Executive Directors and staff with information on various issues with respect to volunteers in the CCE system. If there are any questions pertaining to the information herein please speak to your staff supervisor or Executive Director.

Volunteer Insurance Coverage

There are three areas of insurance that generate the most frequently asked questions with respect to volunteers, liability and accidents.

1. What is the potential liability exposure of volunteers when they are performing volunteer work or services on behalf of Extension? *There are three areas that could result in a liability exposure for volunteers.*
 - a. **Situation 1:** If a volunteer acts in a negligent manner while performing work or services for Extension and the volunteer's negligent act or omission results in injury to any person or persons and/or damage to property, the person who is injured or their legal representative could bring a claim or lawsuit against both Extension and the volunteer seeking damages and/or compensation for the injury or damage.
 - b. **Situation 2:** If a volunteer is driving their own vehicle on behalf of Extension and is involved in an "at fault" accident causing injury or damage to another party it could result in a claim or lawsuit against both Extension and the volunteer. An "at fault" accident is one where it is determined that the volunteer was either totally or partially responsible for causing the accident.
 - c. **Situation 3:** If a volunteer is driving an Extension vehicle on behalf of Extension and is involved in an "at fault" accident causing injury or damage to another party it could result in a claim or lawsuit against both Extension and the volunteer.
2. How are volunteers protected against claims or lawsuits?
 - a. **Situation 1:** Extension has a statewide Commercial General Liability insurance policy that covers all staff and volunteers while they are performing their duties, work or services for Extension.
 - b. **Situation 2:** New York State Motor Vehicle & Traffic Law requires the owner of a vehicle to carry "primary" liability coverage on the vehicle. Primary coverage means that under the V & T Law the liability insurance on the vehicle must be the first insurance to respond to any claims involving the vehicle. Thus, the insurance on the volunteer's vehicle will pay first in any at fault accident. Extension also carries a form of vehicle insurance called "Non-owned Auto Liability" insurance. If the volunteer is driving their vehicle while performing work or services for Extension in most cases Extension will also be brought into the claim or lawsuit. The Non-owned Auto Liability insurance will cover Extension and will act as excess coverage above the volunteer's primary coverage if the damages exceed the limit of the volunteer's insurance. NOTE: Extension does not provide any primary liability, collision, comprehensive, "No Fault" or "uninsured motorist" insurance for volunteers driving personal vehicles. It is strongly recommend that you discuss your personal auto insurance with your insurance agent with respect to your volunteer activities to determine adequate coverage.
 - c. **Situation 3:** Extension carries vehicle liability insurance on all vehicles owned or leased by Extension. The insurance provides primary liability coverage for any person driving the vehicle with permission of Extension.
3. What are the conditions for the insurance to provide coverage for a volunteer?
 - a. The volunteer must be a registered volunteer or an approved "casual" volunteer.
 - b. The volunteer must agree to a background check if that particular volunteer assignment calls for it.
 - c. In certain instances, including but not limited to any time a volunteer is going to drive an Extension vehicle, the volunteer must agree to have their Motor Vehicle Driving Record (MVR)

checked. NOTE: A person's MVR is a matter of public record and any employer has the right to review any employee or the driving records of an applicant for employment.

- d. The volunteer must be performing duties, work or service approved by the Extension office and in accordance with Extension rules and procedures.
4. What is the 4-H Accident Insurance and who is covered?
 - a. The 4-H Accident Insurance is a form of limited medical accident insurance to cover medical bills associated with an accident.
 - b. It covers all **registered** 4-H Youth participants and **registered** 4-H Volunteer Club Leaders. No other volunteers are covered. It does not apply to summer residential 4-H camps.
 - c. The insurance covers up to \$1,500 of medical services related to the injury. It is excess insurance meaning that the parent's or guardian's medical insurance must pay first. It can apply to their deductible.
 5. **Volunteers and contracts:** Volunteers have no authority sign any kind of contract, agreement or document on behalf of Extension. Volunteers have no authority to enter into any verbal contracts or agreements on behalf of Extension. If a volunteer is asked to sign any document by an organization or individual who are not part of the Extension organization in connection with their volunteer work or services the volunteer should give the document to the Association's Executive Director or their staff supervisor to forward to The Wood Office for review.
 6. **Incident and accident reporting:** It is vital that a volunteer immediately report any incident or accident that results in an injury (no matter how slight) to the Extension office. It is also important to get the names, phone numbers and addresses of injured party and of any witnesses to the incident or accident. This includes any vehicle accidents.
 7. If a volunteer has any questions regarding this or any other matter pertaining to their volunteer work or services it should be discussed with the volunteer's staff supervisor.