

INSURANCE COVERAGE

It doesn't happen often, but when it does, the results can be serious...a volunteer is injured, or injures someone else, while performing his or her volunteer duties. One of the benefits of volunteering at WFIA is that you are provided backup insurance protection in case these things happen to you.

Your personal insurance is primary (medical, auto, etc.), but WFIA provides excess accident medical and liability coverage through CIMA's Volunteer Insurance Service (VIS).

VIS was established over 40 years ago to address the accident and liability concerns that are shared by many volunteers, would-be volunteers and the nonprofit organizations that use their help. Below is the coverage provided to WFIA volunteers.



Volunteers Insurance Services (VIS) Insurance Program

SUMMARY OF COVERAGES

Excess Accident Medical Coverage

This coverage is in excess of any other health insurance that you have in place. The excess accident medical coverage will pay up to \$50,000 for medical treatment, hospitalization and licensed nursing care required as the result of a covered accident. The insurance applies while you are traveling directly to and from, and while you are participating in, volunteer related activities. Initial medical expenses must be incurred within 60 days of the accident. Expenses are then covered for a one-year period following the accident.

Dental care is covered up to \$500 per tooth for accidental injury to teeth and repair of dentures. Maximum benefit for dental care is \$900 per accident.

This coverage also provides up to \$50 for repair or replacement of eyeglass frames and up to \$50 for repair or replacement of eyeglass prescription lenses damaged as a result of a covered accident.

The maximum benefit under the Excess Accident Medical coverage, including dental and eyeglass expenses, is \$50,000.

This insurance does not duplicate benefits payable under any other valid and collectible insurance coverage.

Accidental Death and Dismemberment Coverage - In addition to the accident medical coverage, the plan will pay benefits for death or loss of limb or sight, occurring within one year as a result of a covered accident.

Excess Volunteer Liability Insurance

All registered volunteers (collectively) of the organization are provided with excess volunteer liability insurance at a limit of \$1,000,000 per occurrence (subject to an annual aggregate for each named organization). This policy provides protection if you are liable for bodily injury or property damage arising out of the performance of your duties during your volunteer assignment. This coverage is in excess of and noncontributing with any other valid and collectible insurance you may have.

Commonly Asked Questions

- 1. I have medical bills related to an accident while I was volunteering. Who do I send the bills to?**

The accident medical plan pays in excess of any other health insurance coverage you have. Send all of the bills to your current health insurance company.

- 2. I see that the policy provides excess protection if I cause bodily injury or property damage. What if there is an allegation of sexual misconduct or sexual abuse?**

The policy does not provide protection in the event of a criminal proceeding, but it may provide protection in the event of a civil proceeding. You would be entitled to a defense against an allegation of sexual abuse or sexual misconduct under the volunteer liability contract, and up to a total of \$1,000,000 in payments by the insurer for judgments, settlements, and legal defense. However, the policy would not defend or indemnify you if you admitted wrongdoing, or if the allegations against you proved true.