The Insurance Situation

Personal homeowner and automobile coverage will always be the primary coverage when a volunteer conducts an activity in their home, or they are driving their personal vehicle while volunteering. The county’s program (or other volunteer liability coverage) would be secondary, meaning once the limits of the volunteer’s personal liability coverage is exceeded, the county’s program (or other volunteer liability coverage) would come in to play if the volunteer was acting within the scope of their volunteer role and conducting an approved activity.

A volunteer may be risking their home, business, car, or personal assets if they do not have insurance coverage in place. If acting in a reasonable manner (following procedures/rules/protocols), a volunteer should not be overly concerned. The organization is encouraged to have secondary liability coverage in place for volunteers. The volunteer should consider increasing their personal insurance limits under existing homeowner and automobile policies or purchasing an umbrella policy.

Recommendations for Personal Insurance Coverage

Homeowner’s Policy: The volunteer should consult with their insurance agent to discuss whether their policy needs to be endorsed should they have 4-H members at their residence or work with 4-H members at a site away from their home. The homeowner’s policy should have a minimum limit of $500,000 for liability, and the volunteer may want to consider purchasing an umbrella policy for $1,000,000 which will ride above both their homeowner’s policy and their automobile policy for liability.

Automobile Policy: The volunteer should have a minimum limit of $500,000 combined single limit, or limits of $100,000/$500,000/$100,000 which means they have auto liability coverage limit of $100,000 Bodily Injury (per person) with $500,000 Bodily Injury (per accident) and $100,000 of property damage coverage. If they are driving a number of 4-H members in a station wagon or van on a frequent basis, they may want to consider raising the umbrella to $2,000,000 and/or the automobile limits to $1,000,000 combined single limit.