



## DELAWARE 4-H LIABILITY INSURANCE POLICY

The following information was prepared to inform you about the liability insurance coverage provided by University of Delaware for 4-H volunteers and members who have current enrollment on file.

### Type of Insurance

General liability insurance is provided for claims of volunteer negligence that result in bodily injury and/or property damage, including:

- Personal injury liability coverage for claims of libel, slander or false arrest
- Products coverage for claims as a result of food sales

***Note:** This is not an accident and health policy. There must be an act of negligence that resulted in bodily injury and/or property damage to a third party. There must be legal liability on behalf of the covered insured to pay for the injury or damage.*

### Who is Covered?

Enrolled 4-H leaders and Cooperative Extension volunteers including Master Gardeners, Advisory Board members and Extension Board members, under the leadership of University of Delaware Cooperative Extension professionals/paraprofessionals while participating in approved Extension activities.

Paid agency staff that use 4-H project materials and lead a 4-H club do not have liability coverage as part of their position with the agency. If they are carrying out duties as agency staff employees, they are not covered. They are comparable to schoolteachers using 4-H projects in school enrichment programs.

4-H members are also protected from claims of negligence while participating as a part of a club sanctioned 4-H activity or event because the leader is directing the activity. There may be situations where the 4-H member's parent's liability may also be involved.

**Limit of Coverage:** \$2,000,000 combined single limit.

## **Coverage for Automobiles**

There is no automobile insurance coverage for Extension volunteers. If a volunteer leader rents a vehicle (car or van), he or she must secure all insurance coverage from the rental company. There is no liability coverage for commercial vehicles (e.g., buses), primary or excess.

## **Shooting Sports**

4-H volunteers participating in the Shooting Sports project are covered if a certified instructor is leading the project and the youth taking the project are at least 8 years old. Our liability policy does not cover shooting ranges on private property. Those ranges must be covered by the individual's personal insurance.