Why a nonprofit organization should insure volunteers *separately*

Including volunteers as insureds under your liability policies *reduces your coverage*, and in some cases eliminates it altogether. But removing volunteers as insureds under these policies and replacing coverage for the volunteers through the VIS Volunteer Insurance Program *increases* your insurance protection -- broadening coverage both for the organization and your volunteers. Here is why:

- By including volunteers as insureds, you have reduced the limits of insurance available to protect the organization in a claim involving a volunteer. But by removing the volunteers as insureds, and protecting your volunteers through our program**,** you preserve the full limits of the organization's insurance to defend yourself, while providing additional insurance specifically intended to *separately protect* the volunteers.

- Unless the insurance carrier is willing to remove, or materially amend, standard exclusions on the general liability policy, if you include volunteers as insureds you have *eliminated* a volunteer's protection against a claim brought by another volunteer or an employee. But by removing volunteers as insureds, and instead protecting them through our program, you preserve the volunteer's protection in this type of claim situation.

- The standard business auto policy provides no protection for volunteers using their personal vehicles unless they are transporting "clients or other persons."

- Insuring a nonprofit's volunteers separately, through the VIS Volunteers Insurance Program, preserves your organization's favorable loss experience, and in some cases, may preserve your access to broad and affordable insurance.

- As far as protecting volunteers when they are injured is concerned, if a $50,000 benefit limit is acceptable, our accident medical reimbursement coverage is considerably less expensive than including volunteers on the organization's workers' compensation policy (in states where workers' compensation is an option for volunteers.)

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