



THE INEXPENSIVE SOLUTION TO VOLUNTEER PROTECTION

Sometimes, volunteers have accidents - injure someone, get hurt themselves, or have an auto accident. Usually, their own insurance is not enough to take care of the damage. Volunteers can be covered by your organization's own commercial general liability policy and (in some states) workers' compensation policy. There can be problems with this approach, however. Some considerations:

- Should a volunteer have a liability claim, the available limits of insurance under your commercial general liability policy would be reduced, leaving the organization itself with reduced protection. Your claims experience also would be affected, which could result in a rate increase. The VIS Volunteers Insurance Program allows you to protect your organization's available limits, and its claims experience, too.
- The commercial liability policy often has important exclusions, such as claims against volunteers brought by other volunteers, or by employees. Our program does not have those exclusions.
- As far as protecting volunteers who drive is concerned, the organization's own commercial auto policy provides no protection unless a volunteer is transporting "clients or other persons." In that case, without our program's excess auto liability coverage the volunteer would have to rely totally on his or her own insurance for liability, as well as for physical damage. Even if volunteers are covered in a claim situation because they are transporting persons, the organization would be sharing its available limits of liability, and claims experience.
- Workers' compensation insurance is expensive. Our program allows the nonprofit organization to separate the risks volunteers represent, very inexpensively, while providing volunteers a valuable benefit that helps with recruitment and retention.

Protecting volunteers with specialized coverage

To protect volunteers, the VIS Volunteers Insurance Program offers the following three coverages separately or combined:

- Up to \$50,000 in accident medical reimbursement - at a cost of \$4.40 per volunteer per year;
- Up to \$1,000,000 in volunteer liability insurance - \$2.15 per volunteer per year;
- For those volunteers who drive, excess automobile liability insurance up to three times the limit of the volunteer's own insurance (or \$500,000, whichever is less) -- \$7.75 per volunteer per year.

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There is a \$100 minimum premium for each line of coverage chosen.) The organization simply insures the greatest number of volunteers it expects to have at any given time. Membership in VIS (\$25 per year) and the VIS Risk Purchasing Group administration fee (\$115 per year) are required.

The VIS program insures some 2.5 million volunteers every year through more than 5,000 participating organizations. These include social service nonprofits of all kinds; civic and cultural organizations; conservation groups; local governments; work-release and alternative-sentencing programs; and many more.

Work release and court-referred alternative-sentencing programs

A local correctional system's fear of being sued by injured participants often is a big obstacle to the successful formation or operation of work-release and alternative-sentencing programs. If accident medical reimbursement is no longer an issue, that obstacle often is removed. The VIS Volunteers Insurance Program's accident medical reimbursement coverage is available to these programs, at a limit of \$25,000:

- Work release --\$90.55 per participant per year
- Alternative sentencing -- \$9.85 per participant per year

For more information, please go to the Website of The CIMA Companies, business administrator of the VIS program -- www.cimaworld.com/nonprofits/cima-volunteers-insurance. Or just go to www.cimaworld.com and click on "Volunteers Insurance." If you are not already a member of VIS, join now at www.visvolunteers.com, for only \$25 a year. Once you are a member, you can access the insurance program, and other cost-saving and time-saving benefits.

About VIS

[Volunteers Insurance Service Association, Inc. \(VIS\)](http://www.visvolunteers.com) was established in 1972 for the purpose of providing insurance and risk management services for volunteer-based organizations. In addition to still providing these insurance services today on a nationwide scale, we have expanded to provide noninsurance resources for members to manage their risks and improve their operations. By transferring the volunteer risk exposure to our program, we can help you protect your organization. Contact us today at (800) 222-8920 for more information on our programs and services. [Join now!](#)