

COUNTY'S APPROACH TO INSURING VOLUNTEER-RELATED RISK

1. COUNTY-ADMINISTERED SELF-INSURANCE PROGRAM FOR VOLUNTEER RELATED LIABILITY

- Covers claims for bodily and personal injury, property and other damages made by third parties which arise from Volunteer work assignments.
- Can prevent Volunteers from losing their personal assets as a result of being sued.

County Code provides that County Volunteers are indemnified for liability to third parties arising out of their acts or omissions (their Volunteer duties). This may include general liability, auto liability and professional liability (malpractice or errors and omissions liability). The County self-insures its liability costs, which are paid directly from department budgets.

The County does not insure the Volunteer if liability resulted from “actual fraud, corruption or actual malice” on the part of the Volunteer, and County does not pay punitive damages.

2. VOLUNTEER ACCIDENTAL MEDICAL EXPENSE INSURANCE PROGRAM

- Provides 24 hour coverage for accidents resulting in Volunteer incurred medical expenses, loss of life, or dismemberment while performing County Volunteer duties.
- Exclusions include sickness, suicide, participation in league team sports, war, injury sustained as an aviation pilot or crew member
- All enrolled Volunteers of any County Department or Special District and all BOS appointed Members to any County committee or commission are eligible.
- Benefits are provided through a commercial insurance policy.
- Volunteers must be formally enrolled by the department and their hours reported to CEO Office of Workplace Programs in order to qualify for policy benefits.
- Can prevent Volunteers from suing County departments for minor Volunteer-work related injuries.

PURPOSE: SUPPORTS COUNTY EFFORT TO RECRUIT AND RETAIN VOLUNTEERS.