

Nonprofit Volunteer Accident Insurance Program

offered by Affinity Nonprofits

Frequently Asked Questions (FAQs)

1. What coverages are provided by the Nonprofit Volunteer Accident Insurance Program?

The program includes **Excess Accident Medical Expense¹** and **Accidental Death and Dismemberment (AD&D)** benefits.

2. Why should I be concerned about this coverage?

Since volunteers do not draw a salary, they are typically not covered under workers' compensation insurance. If they are injured while in your service, they may look to you for assistance. Sadly, sometimes injured volunteers may sue a nonprofit for the payment of their medical expenses and lost wages.

The program is an important consideration and shows your volunteers that your organization cares about their wellbeing and is committed to providing them solutions when it comes to an accident that may befall them while working with your organization, as well as minimizing potential liability for your organization.

3. Who is eligible for coverage?

Typically, most nonprofit organizations – other than volunteer police & fire departments – are eligible for coverage under the Nonprofit Volunteer Accident Insurance Program.

4. Aon offers two levels of protection: the Select Plan and the Basic Plan. What is the difference between the two?

The difference in the two plans lies in the limits offered. The Select provides a \$250,000 medical expense limit while the Basic provides a \$100,000 limit. Outside of these differences, the coverage limits are the same between the Select and Basic plans.

5. What is the cost difference between the Select and Basic Plan?*

The cost for the Select Plan is \$4.35 per volunteer per policy term, while the Basic is \$3.96 per volunteer per policy term.

6. I only have 10 volunteers at my nonprofit. Is there a minimum premium** on the policy?

Yes, there is a minimum annual premium of \$250 for the Volunteer Only Basic plan and \$275 for the Volunteer Only Select plan.

7. On the intake form it asks if any of my volunteers have been injured before while working with my nonprofit. Am I still eligible for coverage if a volunteer was injured in the past year?

Yes, although the premium may not be the amount reflected on the intake form or contained in this and other literature. Please complete the intake form along with details regarding

the injury, and submit it to us. We will provide you with an updated proposal, subject to underwriting.

8. Do I need to keep a list of all my volunteers?

Yes, you must keep a formal list of volunteers. If a claim is ever filed, a list of volunteers will need to be presented.

9. Do I need to provide the list to you when applying for coverage?

No. However, the rating will be calculated based on the number of volunteers you have on your list and must be the annual number, not just for specific events.

10. I only want to cover one of my nonprofit's events for accidents, not all of them. Is this possible?

No, we offer only annual policies which will provide coverage for all of the eligible activities the nonprofit provides. We will need annual numbers of volunteers.

11. Are my volunteers covered while they are driving to our facility or a facility off-site for volunteering in our organization's program?

Yes, volunteers are covered in accidents if they are injured in an automobile on the way to or from a supervised and sponsored activity of your nonprofit as long as the travel is within 1 hour from their home or your nonprofit's office.

12. Do I need to coordinate this coverage with my Directors' & Officers' (D&O) or General Liability (GL) policy's expiration date?

No, you can apply today! It's never too early to help cover your volunteers. This policy does not need to be concurrent with any other coverage you may have.

13. What sort of activities are excluded from the coverage?

Below are some examples of activities excluded from coverage; please review your policy for a complete list.

- Travel or activity occurring outside of the United States
- Any activity that will include travel with at least one overnight stay away from the insured's home
- Any police, fire, or first responders activities or exposure



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- Any security detail activities or exposure, including event security or neighborhood watch
- Any activity involving direct exposure to animals
- Any construction or repair activities
- Any disaster relief or disaster cleanup activities
- Performing arts or actors/actresses in a performance or show
- Any activity involving firearms or weaponry
- Participation in organized sports leagues
- General nonregistered/unknown attendees, customers, or visitors

Coverage Highlights

Information/questions on specific coverage parts:

Excess Accident Medical Expense Benefits¹ – This coverage will pay medical benefits to a volunteer (in excess of any primary coverage they may have) for covered expenses that result directly from injury caused by a covered accident.

1. What does “excess” mean?

Excess means that this coverage will respond only after a primary insurance policy responds up to its limits, such as a primary medical coverage that a volunteer may have.

2. What if the volunteer does not have any medical coverage?

If a volunteer does not have medical coverage, then the excess accident medical expense benefit would pay for medical expenses incurred for injuries sustained during covered incidents (per the terms and conditions of the policy). For example, the medical coverage would pay for injuries sustained as a volunteer, but would not cover other injuries incurred outside of the volunteer activities of the nonprofit.

3. What is the deductible for this coverage?

Zero. However, your volunteers must exhaust their primary medical insurance limit first. If a volunteer does not have medical coverage, this coverage becomes primary and there is no deductible.

4. What happens if a volunteer has primary medical insurance which covers their expenses, but it has a \$2,000 deductible? Would this policy pay the deductible even though their primary medical insurance limit is not exhausted?

This is one of the many benefits of the Volunteer Accident Insurance Program policy. If a volunteer gets injured while participating in a covered activity, they would file a claim through their primary medical plan. If they have a primary medical policy which covers them for injuries they sustained while volunteering in a nonprofit program, the Excess Accident Medical Expense Benefit¹ can reimburse them up to the maximum benefit amount of the plan selected for any out-of-pocket expenses (including the deductible), not covered by their primary policy.

5. Does the policy pay up front for covered medical expenses, or does the volunteer pay initially and get reimbursed?

If the injured party paid for out-of-pocket medical expenses and they are covered, the insurer will issue a check directly to the injured party. If the injured party has not paid the medical provider directly yet, the insurer may issue payment directly to the provider of the service, once all primary claims have been processed.

Accidental Death and Dismemberment Benefits (AD&D) –

This coverage pays specified amounts should a volunteer lose a limb, their sight, or hearing – or in the worst of all cases, their life – while they are volunteering in covered activities of a nonprofit organization who has purchased this coverage.

1. Who receives the payout for Accidental Death and Dismemberment Benefits (AD&D) benefits?

The volunteer or the named beneficiary, not the nonprofit, receives the payment for this coverage.

2. Can a volunteer collect the dismemberment coverage and the excess medical?

Potentially, provided the accident occurs under the terms and conditions of the policy and the volunteer's primary medical coverage limits have been exhausted (or they do not have primary coverage).

If you have any additional questions, we're here to help!

Please call us at **1.800.432.7465**



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¹Excess coverage not available in all states.

Coverage not available in Idaho, New Mexico, South Dakota and Washington.

*Rates as of 07/13/2023 and are subject to change.

**Minimum Premium is not available in all states. This information applies only to the Volunteer plans.

The Program is underwritten by Arch Insurance Company, NAIC # 11150. This information is only a brief description of the important features of the insurance plan. Any description, summary or highlights of coverage are for general informational purposes only. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued to or on behalf of your organization. The policy is subject to the laws of the state in which the policy is delivered. Coverage may not be available in all states or certain terms may be different if required by state law. Please keep this information as a reference.

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