

Nonprofit Volunteer Accident Insurance Program

Be there for the volunteers who support you with affordable accident insurance

- Excess Accident Medical Expense Benefits¹
- Accidental Death & Dismemberment Benefits

The **Nonprofit Volunteer Accident Insurance Program** is specifically designed to help provide affordable accident insurance protection for organizations that depend on volunteers to help carry out your mission. The program is underwritten by Arch Insurance Company. Basic and Select Level Plans are available, which allow flexibility on choice of limits of coverage and affordability.

- If a covered accident occurs, injured parties may have access to benefits to pay for medical expenses, so they have no out of pocket costs.
- Volunteers may have coverage as they commute between home and their place of service (applicable to both Basic and Select plans).
- Providing coverage to your volunteers could help reduce your organization's potential litigation liability and other expenses, including managing increase costs for your general liability insurance.

Benefits & Features

Excess Accident Medical Expense Benefits¹

The Nonprofit Volunteer Accident Insurance Program will pay medical benefits (in excess of any primary coverage) for the covered expenses listed below that result directly from injury caused by a covered accident:

Medical expenses include, but are not limited to *(Please see policy for a full description of benefits):*

- Hospital semi-private room and board or room and board in an intensive care unit (including emergency room care)
- Hospital ancillary expenses (including, but not limited to, use of the operating room or emergency room)
- Services of a doctor (including surgical expenses)
- Ambulance service to a hospital
- Laboratory tests, diagnostic X-rays, MRIs, and CAT scans
- Prescription drug expenses and medical equipment rental expenses as prescribed
- And much more!

Accident Medical Expense Benefits are only payable:

- For those medically necessary expenses that a volunteer incurs
- If the first incurred expenses are within 90 days from the date of the covered accident

Accidental Death & Dismemberment Benefits

The Nonprofit Volunteer Accident Insurance Program will pay benefits if a volunteer is injured in an accident and, within 365 days of that covered accident, suffers a covered loss. If multiple losses occur, only one benefit amount – the largest – will be paid for all losses due to the same covered accident.



Schedule of Benefits

The following benefits apply to covered activities and covered volunteers only.

VOLUNTEERS	
Eligibility	All registered volunteers of the nonprofit organization
Basic Plan Option <i>Minimum Premium</i>	\$250.00* per annual policy
Select Plan Option <i>Minimum Premium</i>	\$275.00* per annual policy
<i>*Rates per person per year are listed in the below Benefit Maximums chart. Minimum premiums not available in all states.</i>	
Policy Period (Effective Date) The coverage period is 364 days from the policy effective date.	
Excess Accident Medical Expense Benefits¹	Volunteers
Benefit Maximum	Basic Plan Option: \$100,000 Select Plan Option: \$250,000
Maximum Benefit Period	365 days from the date of the covered accident
Incurral Period	90 days from the date of the covered accident
Deductible	\$0
Maximum for Dental Expenses	\$250 per tooth
Scope of Coverage	Excess to any primary medical coverage a volunteer may have
Accidental Death & Dismemberment Benefits	Volunteers
Principal Sum	Basic & Select Plan Option: \$55,000
Time Period for Loss	90 days from the date of a covered accident
Aggregate Limit	\$500,000 Aggregate Limit

Benefit Maximum

The Aggregate Limit is the maximum payable during the policy year for covered Accidental Death and Accidental Dismemberment & Paralysis claims only. Accident Medical Expense Benefits are not subject to the annual Aggregate Limit.

	Accidental Medical Limit	Deductible	Accidental Death Principal Sum	Accidental Dismemberment & Paralysis Principal Sum	Accidental Dismemberment & Paralysis Aggregate Limit	Rate*
Basic Plan: Volunteer Only	\$100,000	\$0	\$55,000	\$110,000	\$500,000	\$3.96 per person per policy term
Select Plan: Volunteer Only	\$250,000	\$0	\$55,000	\$110,000	\$500,000	\$4.35 per person per policy term

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

Applying and binding coverage is simple!

Email completed application to **VolunteerAccidentInfo@aon.com**

Please call **1.800.432.7465** with any questions or for more specific product information.



Affinity Nonprofits

2001 K Street, NW, Suite 625, Washington, DC 20006 | **1.800.432.7465**

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¹Excess coverage not available in all states.

Please see policy for a complete list of covered losses, limitations and exclusions that apply to these benefits. State variations may apply. Benefits will be paid according to the terms and conditions of the policy issued to, or on behalf of your organization, including eligibility, scope of coverage, term of coverage, and the benefits payable for covered accidents.

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

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.

Affinity Nonprofits is the program name for the brokerage and program administration operations of Affinity Insurance Services, Inc., a licensed producer in all states (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

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