

## 4-H ACCIDENT INSURANCE

### WHAT IS COVERED

This insurance covers up to \$1,500 (no deductible) for medical expenses resulting from an accident while participating in a 4-H event or activity anywhere in the U.S. or Canada (including club, regional, or state 4-H events). The following medical expenses are covered:

- physician
- surgeon
- dental (related to the accidents)
- hospital
- ambulance expenses

This coverage may act as excess coverage (i.e., a parent's personal medical insurance coverage pays first for expenses incurred in a 4-H accident). Coverage is available over and above, or in the absence of, a parent's personal coverage.

Death and dismemberment provisions:

- \$2,000 for loss of life or any two limbs or eyes
- \$1,000 for loss of one limb or eye

### WHAT IS NOT COVERED

- any injury from an accident incurred at resident summer camps (separate insurance must be purchased for resident summer camps)
- illness arising from 4-H activities
- eyeglass replacement or repair
- denture replacement or repair
- hernia
- claims covered by Medicare or Medicaid
- injuries covered by any statutory no fault auto insurance
- injuries from tobogganing, downhill skiing, bobsledding, hockey, water skiing, snow boarding, or tubing

### WHO IS COVERED

- 4-H Club members—individuals who are traditional club members
- Independent 4-H members
- Individuals enrolled as 4-H members with an association 4-H office who receive project materials and/or instruction, but who do not belong to an organized club
- Cloverbuds—registration on the annual report is required and Cloverbud guidelines issued by the State 4-H Office (1995) are followed
- Registered adult 4-H volunteer club leaders—registration on the annual report is required
- Family 4-H Club members—registration on the annual report is required and a planned program that is supervised by officially enrolled leaders is submitted to the association
- Special interest members—individuals enrolled in short term, intensive learning experiences, such as bicycle safety, snowmobile, tractor classes, and shooting sports programs. This coverage is optional. Associations must register special interest programs and membership enrollment on the annual report for special interest coverage.

## WHO IS NOT COVERED

- Children of 4-H leaders (unless they are 4-H members)
- Children left with baby sitters while parents participate in 4-H programs
- Adults who are not registered volunteer leaders
- Volunteers serving on boards and committees (unless they are registered 4-H volunteer club leaders)

⇒ **NOTE:** In regards to open horse shows, 4-H accident insurance covers 4-H members and registered volunteer leaders; all other participants do not have 4-H accident insurance coverage.

## PERMISSION SLIPS/MEDICAL RELEASE FORMS

Permission slips serve two purposes: they indicate the parent/guardian's consent to allow their children to participate in an Extension-sponsored event and indicates the parent/guardian's permission to have their children receive medical treatment in the event of an accident or injury (see Attachment IV).

## PREMIUM RATES

The premium for 4-H Accident Insurance is determined based on the enrollment for the previous program year (October 1 – September 30) and reported in the ES-237. 4-H Clubs and Special Interest groups that are organized after November 1 are automatically covered by 4-H Accident Insurance, with no additional charge to the current year's insurance cost.

## HOW TO REPORT A 4-H ACCIDENT CLAIM

The 4-H program/issue leader or executive director should make a telephone report within 24 hours of an accident to The Wood Office (607-266-3303). This must be done even if the injured individual has personal medical insurance.

⇒ **NOTE:** The Wood Office's answering service is in operation 24 hours a day, 7 days a week.

A claim form (see Attachment VIII) will be sent to the association to be completed and returned to The Wood Office after all three parts of the form are completed. The form will need to be signed by both the executive director or designee and the parent or guardian, and completed by the first attending physician, if applicable.

Submit the completed claim forms within 20 days of the accident, or loss of benefits may occur.

***If an individual is injured but does not receive medical attention/treatment, the association should complete an Accident/Incident Report Form (see Attachment IX) and forward it to The Wood Office for their records.***