

## **Insurance Requirements**

Corporate Insurance Management (CIMA) has provided updates regarding the minimum requirements for volunteer insurance for FGP, SCP, and RSVP.

The two updates for insurance coverage for all three Senior Corps programs are:

- 1) The accident limit increased from \$25,000 to \$50,000; and
- 2) All references to “personal liability” should be changed to “volunteer liability”.

The following is a full summary of the required accident, personal liability and, as needed, excess auto liability insurance. This information will also be shared with all grantees via email through Gov Delivery.

### **I. Insurance Overview**

- The program regulations require volunteers to be provided with accident, volunteer liability, and, when appropriate, excess automobile liability insurance. The minimum levels of this insurance are specified by the Corporation, and may be subject to change from time to time.
- The insurance coverage must be in excess of and noncontributing to any other valid and collectible insurance the volunteers have. In other words, the accident and excess automobile liability coverage are intended to provide higher levels of insurance for volunteers, starting where other insurance coverage for them stops. This is excess, not primary, insurance.
- This is true, too, for volunteer liability; but volunteers are often not covered by volunteer liability insurance, in which case the Corporation-specified volunteer liability insurance becomes primary insurance with no deductible.

### **II. Accident Insurance**

- Accident insurance must cover [FGP, SCP, RSVP] volunteers for personal injury during travel between their homes and places of assignment, during their volunteer service, during meal periods while serving as a volunteer, and while attending project-sponsored activities, such as recognition activities, orientation, and Community Advisory Group meetings.
- Protection must be provided against claims in excess of any benefits or services for medical care or treatment available to the volunteer from other sources, including:
  - Health insurance coverage.
  - Other hospital or medical service plans.
  - Any coverage under labor-management trusted plans, union-welfare plans, employer organization plans, or employee-benefit organization plans.
  - Coverage under any governmental program or provided by any statute.

- When benefits are approved in the form of services rather than cash payments, the reasonable cash value of each service rendered must be considered in determining the applicability of this provision.
  - The benefits payable must include the benefits that would have been payable had a claim been duly made.
  - The benefits payable must be reduced to the extent necessary so that the sum of such reduced benefits and all the benefits provided for by any other plan must not exceed the volunteer's total expenses.
  
- The sponsor must provide [FGP, SCP, RSVP] volunteers with the following accident insurance coverage:
  - \$50,000 for accidental medical expenses
  - \$50 for repair or replacement of damaged eyeglass frames and \$50 for replacement of broken prescription eyeglass lenses or contact lenses
  - \$500 for repair of dentures; \$500 per tooth for treatment of injury to natural teeth, limited to a total of \$900
  - \$2,500 for accidental death or dismemberment