

Volunteer Insurance

All insurance provided to EARS volunteers by United Animal Nations is coverage in excess of their own personal insurance. Volunteers must bill their own insurance first before bills can be submitted to UAN's volunteer insurance.

All initial medical expenses must be incurred within 60 days of the incident. Expenses are then covered for a one-year period following the incident.

Injury

The on-site Field Leader will:

1. Ensure volunteer is given proper medical treatment. *Contact Emergency Services Manager if unable to determine type of care needed (on-site or advanced medical care).*
2. Inform the Emergency Services Manager of injury at time of incident.
3. Complete an incident report and submit it to headquarters within 24 hours.
4. If the injury is due to a bite, notify local animal authority so the animal can be quarantined.

Auto Insurance and Personal Liability

UAN volunteers who operate their own vehicles must carry the minimum insurance required in their state in order to qualify for any coverage. UAN volunteer insurance pays for damage to another person's property or physical injury to another. It only pays in excess of the amount of the volunteer's own personal policy. The insurance does not cover damage to one's own property or any property within his/her own personal control.

The on-site Field Leader will:

1. Ensure volunteer receives medical care if necessary
2. Write and submit an incident report within 24 hours of incident.

Upon claim from volunteer, UAN staff will:

1. Obtain itemized medical bills from the volunteer
2. Complete and sign the Proof of Loss form
3. Make sure the form is complete and forward one copy to the insurance company and one copy the UAN Chief Financial Officer
4. Follow up as needed with the insurance company and volunteer.

The following information is provided by UAN's insurance company and is general in scope.

VOLUNTEERS INSURANCE SERVICE (VIS®) INSURANCE PROGRAM

It doesn't happen often, but when it does, the results can be serious...a volunteer is injured, or injures someone else, while performing his or her volunteer duties. One of the benefits of volunteering for UAN is that you receive insurance protection in case these things happen to you. There are three kinds of coverage; check with your volunteer coordinator to see which coverage your organization has chosen to provide to you.

SUMMARY OF COVERAGES

I. Excess Accident Medical Coverage

This coverage is in excess of Medicare, Medicaid and any other insurance that you have in place. The excess accident medical coverage will pay up to \$25,000 for medical treatment, hospitalization and licensed nursing care required as the result of a covered accident. The insurance applies while you are traveling directly to and from, and while you are participating in, volunteer-related activities. **Initial medical expenses must be incurred within 60 days of the accident. Expenses are then covered for a one-year period following the accident.**

Other than X-rays, dental care is covered up to \$500 per tooth for accidental injury to teeth and repair of dentures. Maximum benefit is \$900 per accident.

This coverage also provides up to \$50 for repair or replacement of eyeglass frames and up to \$50 for repair or replacement of eyeglass prescription lenses damaged as a result of a covered accident. The maximum payment under this coverage, including dental and eyeglass expenses, is \$25,000.

This insurance does not duplicate benefits payable under Medicare or any other valid and collectible insurance coverage.

Accidental Death and Dismemberment Coverage: In addition to the accident medical coverage, the underwriter will pay benefits for death or loss of limb or sight, occurring within one year as a result of a covered accident. See coverage details at www.cimaworld.com.

Exclusions to Accident Insurance

A complete listing of the exclusions is detailed in the insurance policy. Please go to www.cimaworld.com for details.

II. Excess Volunteer Liability Insurance

All registered volunteers (collectively) of an organization are provided with excess volunteer liability insurance at a limit of \$1,000,000 per occurrence (subject to an annual aggregate for each named organization). This policy provides protection if you are liable for bodily injury or property damage arising out of the performance of your duties. **This coverage is in excess of and noncontributing with any other valid and collectible insurance you may have.**

Exclusions to Volunteer Liability Insurance

A complete listing of the exclusions is included in the insurance policy details which are available at www.cimaworld.com.

III. Excess Automobile Liability Insurance

This coverage provides an extra layer of protection for you as a registered volunteer driver while performing your duties. This insurance applies only after your own insurance is exhausted or the policy's retention has been exceeded. You are protected for bodily injury or property damage claims arising out of your activities (including driving directly between your home and your workstation).

The liability policy is written at a combined single limit (including both bodily injury and property damage) of \$500,000 each accident. This insurance is in excess of the greater of:

- A. \$50,000 each accident
- B. an amount equal to the applicable limits of liability of any other collectible insurance or
- C. an amount equal to the minimum limit of liability required under the motor vehicle financial responsibilities laws of the state in which the accident occurs.

It is important to remember that you must maintain your own auto liability coverage at least equal to the state-required minimums. Also, please remember that this coverage does not apply to any damage to your vehicle.

Exclusions to Excess Automobile Liability Insurance

A complete listing of the exclusions is in the policy details at www.cimaworld.com.