LOUISIANA STATE UNIVERSITY AGRICULTURAL CENTER

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RESPONSIBLE OFFICE: La. Cooperative Extension Office
CATEGORY: Research, Extension and Academics

INSURANCE FOR LOUISIANA COOPERATIVE EXTENSION SERVICE SPONSORED ACTIVITIES AND PROGRAMS

I. Policy

The purpose of this policy is to support the safety and well-being of all participants involved in activities organized by the LSU AgCenter including youth development, master volunteers and others. By outlining guidelines for insurance coverage for these activities, we aim to mitigate potential risks and liabilities, protect our employees and volunteers, and uphold our commitment to providing a secure and supportive environment for community activities.

A. 4-H Accident/Incident Insurance for Enrolled 4-H Youth and Adult Volunteers

Effective with the 2022-2023 4-H year (August 1st to July 31st) the LSU AgCenter will pay the premium for accident/illness insurance for **ACTIVE 4-H youth members and 4-H adult volunteers who are individually listed in the 4HOnline system**. Coverage will cover the above listed audiences in all official parish, regional, and state level 4-H events for the current 4-H year. The accident/illness insurance will be considered “secondary insurance” coverage to the youth/parent/guardians or volunteers primary health insurance. The amount of coverage is up to $10,000 depending on the situation.

Coverage includes each enrolled and active 4-H youth member and 4-H adult volunteer while participating in or attending regularly approved and adult supervised group activities. Coverage includes traveling directly to and from the member’s home and the meeting place for the purpose of participating in scheduled group activity.

For events such as Louisiana 4-H University and for 4-H camps at Camp Grant Walker, participants that are traveling to and from these activities by organized group travel (example: school buses) will be covered from the point of origin to the point of return. The point of origin is the place and time they board the carrier and are placed under the supervision of LSU AgCenter personnel. The point of return is considered as the time and place the trip terminated and participants are released from the supervision of LSU AgCenter personnel. It is not necessary to obtain separate trip insurance.

People traveling to and from these activities in individual autos or by means other than organized group travel **MAY NOT** be covered until they begin participation in the 4-H trip or activity.

The following are **NOT** covered under the American Income Life accident/illness policy:

- Eyeglass replacement
- Denture replacement or repair
- Suicide
- Illness (any preexisting)
- Hernia in any form
- Losses covered under Medicare or Workman's Compensation
- Injuries sustained during downhill winter sports
- Air Travel
- Children under the age of 5

B. Accident/Incident Insurance for Enrolled Louisiana Master Gardener Programs

The LSU AgCenter will pay the premium for accident/incident insurance for ACTIVE Louisiana Master Gardener (LMG) trainees, apprentices, and volunteers who have completed all requirements as outlined below.

Louisiana Master Gardener coordinators are responsible for documenting the official relationship between volunteers and the LSU AgCenter. For LMG trainees (LMG training Phase I), a copy of the enrollment form should be on file with the local LMG coordinator. Upon completion of the training course, all LMG apprentices (LMG training Phase II) and Certified LMG volunteers are to be individually listed on the LMG Reporting Site.

Certified LMG volunteers renew their certification on an annual basis based on volunteer and continuing education hours entered in the LMG Reporting Site by December 31st. Doing so results in the certified LMG volunteer being listed as "Active, in Good Standing." Failure to recertify will result in the LMG volunteer receiving the status "Active, Not in Good Standing." Volunteers failing to recertify for two consecutive years will receive the status "Inactive," and will not be covered.

Additionally, the trainees, apprentices, and volunteers must be screened if working with youth, serving on their local LMG board, and/or handling funds.

Coverage does not include travel to and from events. The list of events is submitted to the LMG State Coordinator every November/December for the following year. Coordinators can update the list at any point during the year, as needed.

C. Requesting Accident Insurance

4-H Events with Non-4H Online Enrolled Youth Participating

Parishes may purchase an American Income Life Accident/Incident policy for parish sponsored 4-H events and activities where non-4-H members are in attendance. For coverage to be in effect for the persons participating in these activities, the following procedures must be strictly adhered to if the parishes are purchasing a policy from such insurance company as American Income Life:

1. Prior to the event, go to the American Income Life Special Risk Division website at: https://www.ailife.com/specialriskdivision
2. Click on the **"Submit Activity Report**" link on the page to access the event form.
3. Complete the online form completely and correctly. Submit the form to American Income Life. **NOTE:** It is understood that the person completing the form might not know the exact number of participants, but they should use a number large enough to cover all participants.

After the conclusion of the event, you will receive a notice from American Income Life to provide an update participate count which will then generate a bill for insurance coverage payment. Make sure you have an accurate list of participants in case American Income Request the list for the payment or in case of claim.

Louisiana Master Gardener Programs

Should the association choose to do so, LMG parish-based programs may also purchase an American Income Life Accident/Incident policy for parish sponsored LMG events and activities where non-LMG members are in attendance as outlined above. If a venue requires a certificate of insurance from the AgCenter, the LMG state coordinator will work with the State Safety Officer to provide it.

D. Trip Insurance

When Louisiana Cooperative Extension personnel are sponsoring organized trips for 4-H Club members or other clientele groups, they must make sure that the carrier(s), whether they are school buses, automobiles, vans, or commercial carriers, have liability insurance. In most instances, liability insurance on vehicles does not cover accidents and/or illnesses that occur when people are not actually traveling in the vehicle.

Trip insurance (accident/illness) can be obtained for parish 4-H events that covers persons from the time of departure until the time of return. This insurance would be in addition to the liability insurance of the carrier.

If you wish to purchase insurance which covers accidents and illnesses, parishes need to do so directly from an insurance company like American Income Life. It is extremely important that you keep in your files an accurate list of all the names of the people who participated in the trip. Sometimes claims are made a long time after the dates of the actual trip.

LSU AgCenter personnel and volunteers are required to have liability coverage on their personal vehicles while conducting their Extension and/or 4-H responsibilities.

Parish LMG associations may want to consider purchasing trip insurance to protect against potential liability should accidents or injuries occur during the trip.

E. Requesting General Liability Insurance Certificate and or Riders

If Extension personnel are sponsoring an event in a non-university facility and the owner(s) of that facility requires that a university certificate of insurance be provided, you must use the following procedure:

> Submit a written request or email request for certificate of insurance coverage to the Office of the Associate Vice-President, Youth Program Leader, 104 J. Norman Efferson Hall, Baton Rouge, LA 70803

The request should be submitted no less than thirty (30) days prior to the date of the event. The request must include:

- Name of Organization/Facility to which the certificate will be issued
- Physical address of location
- Mailing address of organization/facility
- City, State, and Zip of organization/facility
- Event(s)
- Date of event, or year (if event is held over a various date throughout the year)
- Requestors Name (agent)
- Requestors Phone Number
- Description of the activity. (It is important to hold these activities in buildings or facilities that have their own insurance to cover the facility.)
- Send a copy of the lease or contract agreement for the use of the facility with the request If the facility wishes to be named as “additionally insured” it must be stated in the contract.”. The certificate will be obtained from the State Office of Risk Management and mailed to you.
- The certificate will be obtained from the State Office of Risk Management and mailed to the person requesting.

For the LMG Program, LMG coordinators should contact the LMG State Coordinator who will contact the Safety Manager in the AgCenter Office of Facilities Planning and Safety.

F. Liability Coverage as a University Employee

As employees of the University, Extension personnel are covered by liability insurance. This insurance is for the protection of employees against liability claims that might be brought against them as a result of the performance of their job. Generally, the employee is covered only if he/she is working on the course and scope of his/her responsibilities and discharging his/her job responsibilities in accordance with his/her job description or instructions from his/her supervisor. Each case is judged on the circumstances and facts pertaining to that case.

G. Additional Information Related to Liability Insurance

- For the insurance coverage mentioned above to be in effect, the activity must be under the supervision of Extension personnel.
- Extension personnel must not sponsor trips or allow participants to travel in vehicles that do not have liability coverage for passengers.

- All Extension personnel and volunteers are required to have minimum legal liability coverage on their personal vehicles used while in the conduct of their Extension job responsibilities.

H. Required Forms for Accident and/or Injury of a Participant at LSU AgCenter Hosted Event

- Louisiana Division of Administration, Office of Risk Management, Visitor/Client Incident Analysis Form (DA 3000) Website: https://www.doa.la.gov/doa/orm/forms/ (Safety and Loss Prevention Section). The form should be completed, and a copy submitted to the LSU AgCenter Facilities Planning c/o Risk Management. Please complete Line 1 with: **LSU AgCenter – 4540**.
- For 4-H events which have applied for American Income Life 4-H Accident Insurance prior to the event and experienced an accident resulting in an injury, a claim form must be submitted as soon as possible after the accident. The form can be found at: https://www.ailife.com/specialriskdivision/4h-extension

II. Compliance/Violations

- **COMPLIANCE/RESPONSIBILITY**

All LSU AgCenter employees and volunteers are responsible for knowing LSU AgCenter's Policy Statements and procedures and adhering to all guidance.

- **VIOLATIONS**

Any AgCenter employee or volunteer determined to have violated policy or procedure, intentionally or unintentionally, are subject to disciplinary action up to and including removal.

III. Resources

- Retired LCES-5 **(**TRIP INSURANCE RELATED TO LSU LOUISIANA COOPERATIVE EXTENSION SERVICE PERSONNEL AND EXTENSION SPONSORED ACTIVITIES; versions 1-4).
- LSU AgCenter PS-1

IV. Additional Information/Questions/Contacts

Please direct policy questions about risk management to one of the following departments:

- Associate Director for 4-H Youth & Family Development Department (225-578-5677)
- AgCenter Office of Facilities Planning and Safety, Safety and Risk Management (225-578-2802)
- Director/Assistant Vice President for the LSU AgCenter Office of Human Resources (225-578-4640)