

### *Exclusions to Excess Automobile Liability Insurance:*

Contact Risk Management for a complete listing of the exclusions.

#### **IV. Commonly asked questions:**

- My personal vehicle was damaged in an accident while I was volunteering; will the County cover the deductible for the repairs?

No. The coverage is for liability claims only. There is no coverage for physical damage to the volunteer's car.

- Medicare says that my insurance should pay first. What should I do?

We can help! The coverage is specifically in excess over your own medical insurance, Medicare or otherwise. Call Risk Management at 909-955-3540 and we will assist you.

- I see that the policy provides excess protection if the volunteer causes bodily injury or property damage to someone else. What if there is an allegation of sexual misconduct or sexual abuse?

The policy does not provide protection in the event of a criminal proceeding, but it may provide protection in the event of a civil proceeding. As an example, the volunteer would be entitled to a defense against an allegation of sexual abuse or sexual misconduct under the personal liability policy. **However, the policy would not defend or indemnify the volunteer if he/she admitted wrongdoing, or if the allegations against the volunteer are proven true.**

- How do we file a claim?

For any type of claim, the volunteer first needs to report the incident to the department's volunteer coordinator. An accident "proof of loss" claim form must be submitted. Both the volunteer and the coordinator must complete the form and fax it to Risk Management. The department must keep a copy for its records and provide a copy to the volunteer. The volunteer must submit all bills to his/her own existing insurance first. Once you have a copy of the existing insurance "Explanation of Benefits" form(s), send it/them to Risk Management at the address shown on this brochure, along with a copy of the "proof of loss" form.

For a claim against the volunteer alleging that he/she caused bodily injury or property damage while volunteering, the volunteer should contact the department's volunteer coordinator immediately. Provide Risk Management with as much detail as possible regarding the incident and **obtain copies of any police reports.** The department will obtain a signed statement from the volunteer indicating that he/she was volunteering on behalf of the County of Riverside at the time of the incident.

#### **Further questions?**

Risk Management has copies of the policies along with additional information concerning the extent and the limitations of these policies.

**Contact Risk Management at (909) 955-3540 for this information.**



#### **Risk Management Division**

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# **Volunteer Insurance Program**

## COUNTY OF RIVERSIDE VOLUNTEER 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. Sometimes, the volunteer's own personal insurance is not enough to take care of the damage. The County of Riverside now offers three kinds of **Excess** Volunteer Insurance Coverage for all County departments that utilize volunteers.

### SUMMARY OF COVERAGES

#### I. Excess Accident Medical Coverage

This coverage is in excess of Medicare, Medicaid and any other personal or group insurance that the volunteer has 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 the volunteer is traveling directly to and from, and while they 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 up to the maximum following the accident.**

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

provides up to \$50 annually for repair or replacement of eyeglass frames and up to \$50 annually 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 for 1 year.

**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 insurance company will pay benefits for death or loss of limb or sight, occurring within one year as a result of a covered accident.

*Exclusions to Accident Insurance:*

Contact Risk Management for a complete listing of the exclusions.

#### II. Excess Volunteer Liability Insurance

All enrolled County volunteers (collectively) of the County are provided with Excess Volunteer Liability insurance to a limit of \$1,000,000 per occurrence (subject to an annual aggregate). This policy provides protection if the volunteer is liable for bodily injury or property damage arising out of the performance of his or her duties while at or on behalf of the County. **This coverage is in excess**

**of and Noncontributing with any other valid and collectible insurance the volunteer may have.**

#### III. Excess Automobile Liability Insurance

This coverage provides an extra layer of protection for the enrolled County volunteer who is required to drive to perform his/her duties. This insurance applies only after a volunteer's own personal insurance is exhausted, **or the policy's retention has been exceeded.** Volunteers are protected for bodily injury or property damage claims arising out of their activities, (including driving directly between their home and the volunteer location.)

The liability policy is written on 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 of California.

**It is important to remember that you as a volunteer 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 physical damage to your vehicle.**