

Volunteers Guide To Accident and Liability Insurance for

Corporation for National Service
(CNS)

National Senior Service Corps
(NSSC)

VOLUNTEER PROGRAMS

Designed and Administered by:

CIMA

THE CIMA COMPANIES, INC.
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FOR VOLUNTEERS IN:

RSVP

RETIRED AND SENIOR
VOLUNTEER PROGRAM

FGP

FOSTER GRANDPARENT
PROGRAM

SCP

SENIOR COMPANION
PROGRAM

UNDERWRITTEN BY:

**INSURANCE COMPANAY OF NORTH
AMERICA
and
LIFE INSURANCE COMPANY OF
NORTH AMERICA**

To Volunteers:

Each Volunteer enrolled in a Retired and Senior Volunteer Program, Foster Grandparent Program, or Senior Companion Program is eligible for three kinds of insurance. These policies provide coverage for you while participating in community service as a volunteer.

The insurance policies are held by the sponsors of the CNS Volunteer Programs. This is not a substitute for any insurance you may now carry, and only applies while you are performing your assignment as a volunteer in the program and while on your way to and from your volunteer site.

It is highly appropriate that the satisfaction and appreciation you experience as a volunteer be supported by the comfort of knowing you have some help in the event of an accident.

This guide describes the insurance coverage provided you as a volunteer. The coverage becomes effective at the time of your formal enrollment in the volunteer program.

Complete information regarding the insurance coverages is available from your project director at the local program office where the policies are on file. The insurance program is administered by The CIMA Companies, Inc.

All three plans described herein are offered to sponsors of the National Senior Service Corps Programs. However, not all sponsors elect to cover their volunteers under all plans. Please check with your project director to see which coverages your sponsor is providing you.

SUMMARY OF COVERAGES

I. Accident Insurance Excess Accident Medical Coverage

This 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 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 sound, natural teeth and repair of dentures. Maximum benefit per accident is \$900.

This coverage also provides up to \$50.00 for repair or replacement of eyeglass frames and up to \$50.00 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, LINA will pay the following benefits for death or loss of limb or sight, occurring within one year after a covered accident.

- loss of life (paid to beneficiary)–\$2,500
- loss of both hands, feet or eyes, or any combination thereof (paid to volunteer)–\$2,500
- loss of either foot or either hand (paid to volunteer)–\$1,250
- loss of thumb and index finger of either hand (paid to volunteer)–\$625

Only one amount, the largest to which the volunteer is entitled, is paid for all losses resulting from one accident.

Exclusions to Accident Insurance

A complete listing of all the exclusions is detailed in the insurance policy. The following is representative of losses that are not covered under this plan:

- the cost of medical or surgical treatment or nursing service rendered by any person employed or retained by the VIS Member;
- any loss caused by abdominal hernia, however caused; bacterial infections; any form of sickness or disease.

II. Personal Liability Insurance

All registered volunteers (collectively of an organization) are provided with Personal Liability insurance at a limit of \$1,000,000 per occurrence subject to an annual aggregate per named organization. This policy provides protection for a personal injury or a property damage liability claim arising out of the performance of the registered volunteers' duties. This coverage is in excess of a non-contributing with any other valid and collectible insurance the volunteer may have.

Exclusions to Personal Liability Insurance

A complete listing of all the exclusions is detailed in the insurance policy. The following is representative of losses that are not covered under this plan:

- injury or damage arising out of the use of an automobile, aircraft or watercraft (except non-owned watercraft);
- errors or omissions in connection with the registered volunteer's professional services;
- personal injury resulting from assault and battery committed by or at the direction of the registered volunteer;
- property damage to property in the care, custody or control of the registered volunteer; and

- injury or damage by any person who is part of, or associated with, a work release or court-ordered program.

Legal Defense

Under the Personal Liability insurance coverage, INA will defend *any covered suit* against the volunteer seeking damages on account of personal injury, bodily injury or property damage which exceeds any other valid or collectible insurance available to the volunteer.

III. Excess Automobile Liability

This coverage protects the registered volunteer driver for bodily injury or property damage claims arising out of their volunteer activities, including driving directly between the registered volunteer driver's residence and work situation. The liability policy is written at a combined single limit as respects bodily injury and property damage of \$500,000 each accident. This insurance is in excess of the greater of:

- A. \$10,000 per person and \$20,000 per accident for bodily injury and \$5,000 per accident for property damage; or
- B. an amount equal to the applicable limits of liability of any other insurance collectible by the insured; or
- C. an amount equal to the minimum limit of liability required under the Motor Vehicle Financial Responsibility of the state in which the accident occurs.

Exclusions to Excess Automobile Liability Insurance

A complete listing of all the exclusions is detailed in the insurance policy. The following is representative of losses that are not covered under this plan:

- liability assumed by the registered volunteer driver under any contract or agreement;
- any obligation for which the registered volunteer driver may be held liable under any workers' compensation or disability benefits law or under any similar law;
- property damage to property owned or transported by the registered volunteer driver, or in their care, custody or control;
- any automobile while such automobile is being used as a public livery conveyance;
- any obligation under any uninsured or underinsured motorist law, "no fault" law, basic reparation benefits law, any law requiring personal injury protection coverage, or any similar law; or
- damage to the registered volunteer driver's automobile.

Legal Defense

Under the Excess Automobile Liability Insurance coverage, INA has no obligation to defend unless and until it is determined that the insured must pay damages in excess of the retained limit, no loss expenses or legal expenses shall be incurred on the insurance company's behalf without the company's prior consent.

HOW TO FILE A CLAIM

Personal Injury Claim

If you have an accident which results in personal injury to yourself you can obtain a claim form from your project director. Follow the instructions carefully. When the form has been completed return it to your project director with your itemized bills. The director will then sign the form and submit it to CIMA, 216 South Peyton Street, Alexandria, VA 22314-2892.

Liability Claim

In the event of a liability claim, you should immediately contact your project director and CIMA, 216 South Peyton Street, Alexandria, VA 22314-2892. (Phone: 1-800-468-4200). If possible, send written notice containing the time, place and circumstances, including the names and addresses of witnesses and the injured.

This material does not modify or alter the terms, conditions, or coverage of any policy. The actual wording of your policy and endorsements determine coverage, limitations and exclusions.