



Volunteers

The Trust's Liability Coverage Document clearly includes volunteers in its definition of an **"Insured Member."**

"The term "Insured Member" includes all persons who were, now or shall be lawfully elected or lawfully appointed officials, trustees, directors, employees, volunteers or council members of the "Insured Member" in the regular service of the "Insured Member" during the existence of this Insurance..."

Volunteers mean all persons acting on or behalf of the "Insured Member" with the specific prior approval or knowledge or a responsible official of the "Insured Member."

Therefore, these individuals, acting as volunteers on behalf of the Trust Member, would be protected by The Trust's liability coverage provided to the Member.

In the Liability Coverage Document, volunteers are covered essentially as "third parties," meaning, for instance, that if they are injured while conducting their volunteer work for the Member, they are entitled to bring (file) a claim against the Member. The Trust, in that instance, would accept the claim, investigate the circumstances surrounding the Member's alleged liability, and make a decision on either covering damages and related expenses, or to deny and defend the Member if the situation so warrants.

It is important to understand, however, that the "volunteer" is not covered as if he/she is an employee. That means, among other things, that the volunteer is not entitled to reimbursement of lost wages, as he/she did not function as an employee of the Member. Lacking "employee status," the volunteer cannot bring a claim against the Member under the provisions of the State Workers' Compensation law. The individual volunteer must bring that claim as described above- essentially as a "third party" even though he/she was acting as a Member volunteer when the incident occurred.

Please be advised that the Trust does **not** offer insurance coverage to Member's employees or volunteers who use their own vehicles while undertaking Member's business. The Trust is able only to provide coverage to vehicles and equipment which are owned or leased by the Member itself.

Also, if Member employees, volunteers or any official of the Member are using their personal vehicles on Member business, The Trust would only respond to an auto liability accident involving an employee/volunteer's vehicle while in the conduct of Member's business if that employee/volunteer's own primary level of insurance was insufficient. Trust coverage is excess or secondary to the employee's personal and primary insurance policy. This is a customary provision in business insurance packages.