

Volunteer Liability Insurance

As of February 1, 2002, through Texas Parks & Wildlife, Master Naturalist volunteers will have up to a \$1 Million Personal Liability Insurance Coverage.

- This insurance is Excess Volunteer Insurance. It is in addition to a program participant's personal insurance (homeowners insurance) and it IS NOT co-insurance.

What it does and doesn't cover.

- It does cover a TMN volunteer in the event that they hurt someone or damage property only through the act of performing TMN approved volunteer service.
- It does cover a volunteer in transit to and from the area where the approved TMN volunteer service is conducted.
- It does NOT cover vehicle collision, personal injury or accidents.
- It does NOT cover criminal acts.
- It does NOT cover a volunteer when working on a project where TPWD is not a partner in.
- It does NOT cover anyone performing restitution of any sort.

What do Volunteers and Chapters need to do?

- Volunteers need to be aware of and sign the Texas Parks & Wildlife Liability release form when they enroll in the program and each year thereafter. It would be a good idea to make this part of the annual re-certification requirements at the state and chapter levels.
- Volunteers need to have and confirm their own personal insurance coverage. Oftentimes a volunteer can purchase a rider along with their homeowners insurance for a nominal fee. (Personal Injury Coverage Endorsement #HO201 covers liable slander, false arrest and physical injuries. Or Business Pursuits Liability Endorsement #HO220 both are around \$10 - \$20/year).

What does this mean for Chapters, their officers and committee chairs?

- Approved Volunteer Service Projects need to have specific event information on the dates, times, expected duties and names of volunteers working on the projects.
- The Chapter Board and appropriate Committee Chairs need to ensure that volunteers complete the TPWD Liability release form annually to be covered.
- Chapters need to annually keep an accurate master list of volunteers in the chapter. This means dropping inactive volunteers from their roster and keeping track of chapter transfers and new enrollees--this is probably the single most important aspect needed in the event of defending a claim.

What lies ahead for the State Advisory Committee and Volunteer Insurance Issues?

- The committee is consulting with the appropriate personnel to investigate potential liability of Chapters and Chapter Officers and what statements need to be included in your articles of incorporation to release that liability.
- We are also investigating the extent of Volunteer insurance coverage with Texas Cooperative Extension.
- We will be investigating the need for Excess Volunteer Accident Insurance--covering medical expenses related to a volunteer being hurt in the line of duty on an annual and/or per-event basis.
- We will also be investigating the need for Auto Liability Insurance