

4-H Livestock Insurance

4-H Insurance

4-H Council of Alberta purchases three insurance policies for 4-H participants in Alberta each year.

These policies protect 4-H Cleaver Kids, Members, Leaders and Volunteers while involved in a registered, pre-planned 4-H activity or event. Policies include:

*Commercial General Liability * Accident Insurance * Directors and Officers Liability*

Livestock Project Insurance

4-H Insurance has no coverage for any livestock or multi project under any of the 4-H policies. (i.e. Horse, Steer, Quilt, small engine) 4-H Alberta takes no responsibility for project animals or additional insurance purchased. We strongly recommend that additional project insurance is considered but do not mandate that the additional insurance is purchased.

Consideration should be given to determine if a member, club, district or family requires additional insurance for the project animal or item. Clubs may purchase group insurance or individual insurance. There are various options to insure the safety of their animals. Project animals in many cases are a valued part of a members life and in 4-H that project animal maybe hauled, handled by others, boarded, or leased.

Some districts may have their own insurance policy so check with all levels before proceeding.

Consider

- Who is the animal owned, leased or borrowed from?
- Is the animal safe enough transport to 4-H events?
- How can I make the event or my home safer for my project animal?
- Is there any potential dangers of owning a project animal? (sickness, kicking, mortality)
- Do I or does my club, or district require additional insurance and what type?
- To review annually

Additional Insurance

- Your families or local personal provider
- Farm or livestock insurance providers
- Affiliate memberships that offer insurance

Q and A

Q: As a volunteer I sometimes have 4-H members in my car. If there was an accident, does this fall under the 4-H Insurance or my personal automobile? Should I notify my personal auto insurance provider? Is there any cost associated with this?

A. Accidents stemming from use of motor vehicles are insured under the vehicle owner's personal insurance, not the 4-H insurance policy. Government rules with respect to automobile insurance are very strict in this regard. Volunteers using their personal vehicles in this manner should be cautioned that they remain responsible for all accidents they cause with their vehicle, regardless of who their passengers are. We recommend that any volunteers that expect to carry 4-H members in their vehicle, either routinely or infrequently, should provide their insurance broker with advanced notice, as a courtesy. A volunteer that is putting limited kilometres on their vehicle without being paid for their services should not experience additional cost in their personal insurance.

Automobile insurance is highly regulated in all provinces with most provincial governments approving all rates and classifications that insurance companies can use. As there is no change to the driver classification and no policy endorsements necessary, there should be no premium charged. We stress the word "should" however, as some insurers and/or insurance brokers may view the exposure differently, and certainly the level of vehicle use can vary from volunteer to volunteer. In select cases it is possible that additional premium may be warranted. If the broker advises a premium increase is necessary, we suggest you request details of what will be changing within your insurance policy to necessitate a premium increase and why the change is necessary.

Q. What happens if I am asked to transport livestock for other members? Who is responsible?

A. There is no coverage for any livestock under any 4-H policies. The responsibility for any animals always rests with the animal owner and it is important they understand and acknowledge that even though they allow a 4-H volunteer to transport their animal on their behalf, they remain responsible for the livestock.

Accidents or Incidents

Report any accident or incident involving 4-H members, leaders and or volunteers immediately to the 4-H Council of Alberta. Report forms can be found on the 4-H website or by calling the Council office. If the accident or incident involves only the project contact your additional livestock insurance agency.

Questions

4-H Council of Alberta

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