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MEMORANDUM

To: Volunteer Coordinators

From: Lance Murray, Risk Manager

Date: January 17, 2013

Re: Insurance Coverage for Volunteers

There are two primary concerns related to volunteers performing services for the City of Fort Collins:

1. What medical benefit coverage is available if a volunteer is injured while performing work for the City?
2. What protection does a volunteer have if the volunteer is named in a claim or lawsuit related to the volunteer service?

This memo will address these two issues separately.

A. Medical Benefit Coverage

Volunteers are not covered by the City's workers compensation insurance policy. The City of Fort Collins has however, purchased a volunteer accident insurance policy from Hartford Insurance for volunteers who are officially registered with the City department they are providing services to. The following is a brief summary of the coverage provided to volunteers with this volunteer insurance policy.

This policy provides excess accident medical insurance coverage. Excess means that if the volunteer has other medical insurance, such as Medicare or a policy of their own, the other insurance policy would be primary and pay bills first. If the primary insurance limits are exhausted, the City's volunteer accident policy would then pay the remainder of outstanding bills up to the limits of the policy. If a volunteer has no medical insurance of any type, the City's volunteer accident insurance policy would be primary.



The limits associated with this policy are as follows:

Medical Coverage -	\$10,000
Dental Care -	\$ 500
Accidental Death -	\$ 2,500
Accidental Dismemberment -	\$ 2,500

There are some exclusions to this policy you should be aware of such as:

1. Participating in any organized sporting activity
2. Involvement in any building, remodeling or construction activity
3. Performing any volunteer activities at the volunteer's residence

There are many other provisions relating to this policy, including definitions and exclusions that are not specifically addressed in this memo. If a volunteer would like a full copy of the policy for review, it can be obtained by contacting Risk Management at (970) 221-6807 and requesting a copy of the policy.

If a volunteer needs to submit a claim under this policy, please call Risk Management to report the injury and completing the City report of injury. **Claims must be filed within 30 days after a covered loss takes place.** The insurance carrier will send the volunteer the necessary claim forms that must be completed.

B. What protection does a volunteer have from claims or lawsuits?

“Authorized Volunteers” are considered employees of a public entity under section 24-10-103(4)(a) of the Colorado Governmental Immunity Act. This section states:

“Public Employee” means any officer, employee, servant, or authorized volunteer of the public entity, whether or not compensated, elected, or appointed, but does not include an independent contractor or any person who is sentenced to participate in any type of useful public service. For the purpose of this subsection (4), “authorized volunteer” means a person who performs an act for the benefit of a public entity at the request of and subject to the control of such public entity.

Since authorized volunteers are considered to be employees under this Act, they are covered by sections 2-610 through 2-614 of the City of Fort Collins Municipal Code. In general, these Code provisions require the City to defend and indemnify a City employee (authorized volunteer) who is named in a tort claim occurring during the performance of the volunteer's duties and within the scope of the volunteer's assignment with the City, provided that the volunteer conduct in question was not willful and wanton. Attached to this memo is a copy of the code sections providing this protection to authorized volunteers. All volunteers should read it carefully.

If you have any questions concerning this memo, please call Risk Management at (970) 221-6807.