



Financial Services
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MEMORANDUM

To: Volunteer Coordinators

From: Kendra Radford
Director Safety, Security, Risk Management

Date: June 21, 2018

Re: Insurance Coverage for Volunteers

At the City of Fort Collins, there is nothing more important than getting the job done safely. Since they are not a part of our regular workforce, volunteers are a special concern since they may not have the benefit of fully understanding the culture of safety that our regular employees do. Should a situation arise where a volunteer is injured while working for the city, the following is some important information to understand and to be able to convey to all volunteers.

Medical Benefit Coverage

All injuries must be reported immediately to Charlotte Norville, Volunteer Services Program Coordinator at cnorville@fcgov.com, (970) 416-4245 (office), or (970) 305-0163 (cell). 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 QBE Insurance Corporation for volunteers who are officially registered and authorized with the City department they are providing services to. The following is a summary of the coverage provided to volunteers with this 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 (Dental included)	\$10,000
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 viewed on the Volunteer Website www.fcgov.com/volunteer.

If a volunteer needs to submit a claim under this policy, please contact Charlotte Norville. She will call Risk Management to report the injury and complete 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.

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.