

Accident/Sickness Insurance: Frequently Asked Questions

1. When is the Hartford Accident Insurance coverage in effect?

4-H members and volunteers are provided limited accident coverage (see The Hartford brochure for limits) when taking part in or attending an approved, regularly supervised 4-H activity. They are also covered while traveling to and from a 4-H club or county activity, and while traveling directly between home and a 4-H meeting place for a scheduled activity. However, in the event of an auto accident and there is other medical payments coverage available, the Hartford Policy will not provide coverage until the other insurance is exhausted.

2. What are the coverage limits for the Hartford Policy?

The 4-H accident coverage is provided through a 4-H policy with The Hartford. The coverage limits are:

- *Death: \$10,000*
- *Loss of sight both eyes: \$15,000*
- *Loss of both hand or both feet: \$15,000*
- *Loss of one hand and one foot: \$15,000*
- *Loss of either hand or foot and sight in one eye: \$15,000*
- *Loss of either hand or foot: \$7,500*
- *Loss of sight in one eye: \$7,500*
- *Loss of thumb and index finger of either hand: \$3,750*
- *Accident medical or surgical treatment limit: \$10,000*
- *Sickness medical or surgical treatment limit: \$2,500*

3. Are one time participants covered?

Yes, one time participants are covered when participating in or attending an approved regularly supervised 4-H activity. Hartford provides a blanket insurance policy that covers all 4-H participants/parents that are injured as well as one time attendees.

4. If we have a 4-H sponsored event and non-4-H participants attend, are they covered by any insurance?

*Non-4-H participants must sign a voluntary waiver and **are not eligible** for coverage under the University insurance. One-time attendees may be eligible for coverage under the Hartford Accident and Sickness policy. If non-4-H participants are supervised by 4-H volunteers, the volunteers must exercise the same degree of care and duty for all participating parties regardless of 4-H membership.*

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5. What happens when there is an accident involving a 4-H member or 4-H Volunteer?

There are several steps to complete this process.

- *If the participant is going to request insurance coverage for the accident, a Hartford claim form should be submitted to the county office. (See the claim form and instructions on the State 4-H Website).*
- *The 4-H staff, with county director signature, should also complete an Incident Report Form and submit to ANR Risk Services. The Incident Report form is available here: http://groups.ucanr.org/ANR_RIsk_Services/Forms_and_Waivers/*

6. Are overnight activities covered?

Yes, sanctioned 4-H overnight events and activities are covered. Additional coverage can be purchased through the 4-H Hartford policy for camps.

The additional coverage for camps has a fee of \$1.50 per person per week and the following benefits and limits:

- *Paralysis and coma benefit: \$35,000*
- *Sickness Medical Expense benefit: \$3,000*
- *Deductible amount: \$0*

7. Are there any exclusions in the Hartford policy?

Yes, the policy does not cover loss resulting from or for: intentionally self-inflicted injuries, suicide or attempted suicide; flying in any aircraft other than a regularly scheduled airline; injury sustained while the injured person is taking illegal drugs; injury sustained while committing a felony; injury sustained as a result of being legally intoxicated while operating a motor vehicle; a member practicing or participating in events that are under the direction of any amateur league, conference or association or participating in any event that constitutes competition between human and animal. Expenses covered under any automobile insurance medical payments benefit are also excluded. Call the Statewide 4-H office if you have other questions about the Hartford policy.

8. Is sickness coverage available?

Yes. There is sickness insurance for 4-H camps or other trips when a member or volunteer becomes ill on such a trip or event. Hartford will pay reasonable and customary expenses, up to the policy limits listed above, for surgical or medical if the first expense is within 30 days after the sickness begins.

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9. Is there accident insurance for members/volunteers participating in non-4-H events (fairs, community clean-ups etc?)

The Hartford policy covers each 4-H member, volunteer leader or one-time participant while he or she is participating in an event or activity that is sanctioned by the county 4-H YDP staff and is supervised according to 4-H YDP policy.

10. Does a volunteer have to observe an accident in order for the 4-H youth/volunteer to be covered?

No. However, the Hartford policy does state that covered activities must be supervised. This means that even though the volunteer may not personally witness an accident, the event or activity must be supervised in accordance with 4-H YDP and University policy. Additionally, the details of the accident should be reported on Incident Report form and filed with the ANR Risk Services Office.

11. Are 4-H youth covered with Hartford Accident Insurance when a parent (non 4-H volunteer) is driving?

The Hartford policy states that 4-H members and volunteers are covered while traveling directly to or from 4-H sponsored activities and their home. This coverage is subject to the limits and exclusions in questions #2 and 7 above, including an exclusion for expenses covered under any automobile insurance medical payments benefit.

12. Are 4-H youth covered if another youth is driving?

No. 4-H YDP policy prohibits 4-H youth from transporting other youth as part of a 4-H activity or event.

13. Are 4-H youth covered when injured by their 4-H project animal or someone else's project animal?

Yes. The Hartford policy would cover injuries caused by animals. The University would not offer any supplemental coverage for injury or damages caused by member-owned animals.

14. Are youth and volunteers covered when attending out 4-H activities out of state or out of the country?

Yes, as long as it is a 4-H activity.

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15. If youth and volunteers are leaving the state or traveling out of the country, do 4-H YDP staff need to notify the State 4-H YDP office or Hartford?

No, however, if there is a claim abroad, the youth or volunteer will need to pay the for the medical care at the time it occurs and then submit a claim form to Hartford to request reimbursement.

16. What is the appeal process on a denied claim to Hartford?

If a claim for benefits is wholly or partially denied, notice of the decision shall be furnished to the Insured Person. This written decision will:

- (a) give the specific reason or reasons for denial;*
- (b) make specific reference to policy provisions on which the denial is based;*
- (c) provide a description of any additional information necessary to prepare the claim and an explanation of why it is necessary; and*
- (d) provide an explanation of the review procedure.*

On any denied claim, an Insured Person or his representative may appeal to Hartford for a full and fair review. The claimant may:

- (a) request a review upon written request within 60 days of receipt of claim denial;*
- (b) review pertinent documents; and*
- (c) submit issues and comments in writing*