

VOLUNTEERS INSURANCE SERVICE (VIS)® INSURANCE PROGRAM

It doesn't happen often, but when it does, the results can be serious...a volunteer is injured, or injures someone else, while performing his or her volunteer duties. One of the benefits of volunteering for this organization is that you are provided insurance protection in case these things happen to you. There are three kinds of coverage; check with your volunteer coordinator to see which coverages your organization has chosen to provide to you.

SUMMARY OF COVERAGES

II. Excess Volunteer Liability Insurance

All registered volunteers (collectively) of an organization are provided with excess volunteer liability insurance at a limit of \$1,000,000 per occurrence (subject to an annual aggregate for each named organization.) This policy provides protection if you are liable for bodily injury or property damage arising out of the performance of your duties during your volunteer assignment. **This coverage is in excess of and noncontributing with any other valid and collectible insurance you may have.**

Exclusions to Volunteer Liability Insurance - A complete listing of the exclusions is included in the insurance policy details, which are available at www.cimaworld.com.

III. Excess Automobile Liability Insurance

This coverage provides an extra layer of protection for you as a registered volunteer driver *while* performing your duties. This insurance applies only after your own insurance is exhausted, or the policy's retention has been exceeded. This coverage protects you for bodily injury or property damage claims arising out of the operation of your own vehicle, during your volunteer assignment.

The liability policy is written at a combined single limit (including both bodily injury and property damage). Each accident limit of liability is subject to the limits outlined in endorsement VIS219, and will not exceed \$500,000.

It is important to remember that you must maintain your own auto liability coverage at least equal to the state-required minimums. Also, please remember that this coverage does not apply to any damage to your vehicle.

Exclusions to Excess Automobile Liability Insurance - A complete listing of the exclusions is in the policy details at www.cimaworld.com.

IV. Commonly asked questions

- ***My car was damaged in an accident while I was volunteering; will you cover my deductible for the repairs?***
No. The coverage is for liability claims only. There is no coverage for damage to your car.
- ***I have medical bills related to an accident while I was volunteering. Who do I send the bills to?***
The accident medical plan pays in excess of any other health insurance coverage you have. Send all of the bills to your current health insurance company. If not everything is paid, follow the instructions below for filing a claim.
- ***I see that the policy provides excess protection if I cause bodily injury or property damage. What if there is an allegation of sexual misconduct or sexual abuse?***
The policy does not provide protection in the event of a criminal proceeding, but it may provide protection in the event of a civil proceeding. You would be entitled to a defense against an allegation of sexual abuse or sexual misconduct under the volunteer liability contract, and up to a total of \$1,000,000 in payments by the insurer for judgments, settlements, and legal defense. **However, the policy would not defend or indemnify you if you admitted wrongdoing, or if the allegations against you proved true.**
- ***How do I file a claim?***
For any type of claim, you first need to see your volunteer coordinator. If you have an accident claim, you will need a "proof of loss" form (available at our Web site www.cimaworld.com.) Both you and the coordinator must complete the form and send it to CIMA. Keep a copy for your records. Submit your bills to any existing medical insurance plan first. Once you have their "Explanation of Benefits" form(s), send those to CIMA at the address shown below, along with a copy of your "proof of loss" form. For a claim against you alleging that you caused bodily injury or property damage while volunteering, contact your volunteer coordinator immediately. Provide as much detail as possible about the incident, and obtain any police reports. Your coordinator will then pass this information to CIMA, along with a statement that you were volunteering at the time of the incident.

Further Questions?

Visit our Web site, www.cimaworld.com. We have copies of the policies along with additional information concerning the extent and the limitations of these policies.

This information is for general description purposes only. It does not amend, modify or supplement any insurance policy. Consult the actual policy for details regarding terms, conditions, coverage, exclusions, products, services and programs which may be available to you.

About Volunteers Insurance Service:

This insurance program is provided by Volunteers Insurance Service Association, Inc. (VIS), a risk purchasing group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.). VIS's Articles of Incorporation, Financial Information, and a list of the members of VIS's Board of Directors are available to VIS Members upon request.

Plan administered by:

THE CIMA COMPANIES, INC.

2750 KILLARNEY DR., SUITE 202, WOODBRIDGE VA 22192

TELEPHONE 703.739.9300, 800.468.4200

FAX 703.739.0761

E-MAIL Volunteers@cimaworld.com

WWW.CIMAWORLD.COM