



To: **Volunteers for the City of Medford**

From: **Bonnie Huard, Risk Manager**

Subject: **Volunteer Insurance Information**

Thank you for volunteering at the City of Medford. We appreciate your willingness to contribute your time to our community and hope that this experience will be rewarding for you. The City of Medford has an excellent safety record for its volunteer programs. However, it is important that you understand the extent to which your volunteer activities are covered by the City's insurance. Please read the following information carefully. If you have any questions, feel free to ask for clarification.

Reporting Requirements

Any hazardous condition, injury, or damage to you or to members of the public should be reported to your supervisor immediately, or as soon as reasonably possible. Ask if you are unsure. If you see something, say something.

Insurance for Injury to you

You are encouraged to have your own health insurance to cover any injury you could experience during your volunteer activities. If you are injured in a vehicle accident (regardless of whose vehicle you are in) you may also consult with your own Auto Insurance Policy's PIP coverage (personal injury protection) to see if that applies. If you are injured in a vehicle accident that is the fault of another party, then after you are entirely recovered, the responsible third party's insurance would be a source of potential pay-back (subrogation) to your health insurance or PIP coverage.

The City has a modest amount of accident insurance coverage that can help reimburse your eligible out of pocket medical expenses incurred to treat an accidental injury that happened while performing volunteer duties in a formal City volunteer program, if those expenses are not covered by any other insurance. Volunteers are NOT covered by the City's Workers Compensation Insurance.

General Liability Insurance

While you are performing duties within the scope of your volunteer assignment for the City of Medford, your activity would be covered by the City's general liability insurance program for any property damage or injury to members of the general public that result from your authorized volunteer actions.

Automobile Insurance

If you use your own vehicle to perform your volunteer duties, you must carry your own automobile liability insurance, as well as insurance to cover any physical damage to your own vehicle. The City does not assume responsibility for any damage to your personal vehicle. Should you be asked to drive a City vehicle as a part of your volunteer duties, you would be covered in that City vehicle by the City's liability insurance program for property damage or injury to another party.