**Personal Insurance Considerations for Employees and Volunteers**

**Insurance**

Personal homeowner and automobile coverage will always be the primary coverage when volunteers conduct activities in their homes or when they drive their personal vehicles while volunteering. The county’s insurance program (or other volunteer liability coverage) may be secondary, meaning that once the limits of the volunteer’s personal liability was exceeded, the county’s program (or other volunteer liability coverage) would take effect if the volunteer was acting within the scope of that person’s volunteer role and conducting an approved activity. To see if a volunteer may be covered through a county’s insurance program, check with county risk management office.

A volunteer may be risking his or her personal assets if they are not insured. The organization is encouraged to have secondary liability coverage in place for volunteers. Volunteers should consult with an insurance professional to determine if appropriate levels of coverage are in place.

**Personal insurance coverage**

<table>
<thead>
<tr>
<th>Property</th>
<th>Type of coverage</th>
<th>Amount usually required</th>
<th>Amount that may be required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td>Homeowners liability</td>
<td>$300,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>Auto</td>
<td>Liability</td>
<td>$100,000 bodily injury</td>
<td>$250,000 bodily injury</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$300,000 bodily injury per accident</td>
<td>$500,000 bodily injury per accident</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$100,000 property damage</td>
<td>$100,000 property damage</td>
</tr>
</tbody>
</table>

**Questions to consider**

*When evaluating personal liability, consider:*

- Have I reviewed and do I understand my liability insurance coverage?
- What are the limits of insurance coverage for my home, auto, and umbrella policy?
- Are my assets protected? Can my assets be seized by judgment?
- Should I increase my underlying limits of home and auto insurance coverage?
- Do I need to purchase additional umbrella insurance coverage to protect myself?
- Will an umbrella policy provide protection if I’m acting within the course and scope of employment?

*When evaluating your exposures, an insurance agent will ask:*

- What type of work do you do?
- Does your job require you to travel?
- Do you drive your personal vehicle for business?
- Does your employer provide you a vehicle and/or auto insurance?
- Do you participate as a board member for any organization?
- Do you act as a volunteer?
- Do you work with youth?
- Do you provide day care for children?

**Tips**

- Be very specific when providing details to the insurance agent.
- Always ask the insurance agent to provide exclusions to the policy.
- Ask the insurance agent to provide answers in writing to your questions.
- Consult an insurance profession to determine adequate insurance for your circumstances.