Volunteers Insurance

Coverage for good.

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 COVERSAGES

I. 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. 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.

II. 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. You are protected for bodily injury or property damage claims arising out of your activities (including driving directly between your home and your workstation). The liability policy is written at a combined single limit (including both bodily injury and property damage) of $500,000 each accident. This insurance is in excess of the lesser of:
A. $50,000 each accident
B. an amount equal to the applicable limits of liability of any other collectible insurance; or
C. an amount equal to the minimum limit of liability required under the motor vehicle financial responsibilities laws of the state in which the accident occurs.

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

III. 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 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. 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 Medicare or any other existing insurance first. Once you have their “explanation of benefits” form(s), send those to CIMA at the address shown on this brochure, 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 brochure 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
Sussex County Community Programs

AGAPE Senior Center
Alzheimer's Association
American Legion Aux. #17
American Legion Aux. Unit #28
Atlantic Shores Rehab & Health Care
Autism Delaware
Auxiliary of Stockley Center
Back Bay Strummers
Bay Health Medical Center
Beebe Healthcare
Big Brothers/Big Sisters
Boys & Girls Clubs of Delaware
Brandywine Assisted Living
Bridgeville Senior Center
Cancer Support Community
Cape Henlopen Senior Center
Casa San Francisco
CHEER Coastal Leisure Center
Cheerful Notes Glee Club
Christian Storehouse
Coastal Concerts, Inc.
College of Earth, Ocean and Environment
Community Resource Center
ContactLifeline
DCRAC (Delaware Community Reinvestment Action Council)
Delaware Hospice/South Division
Delaware Medicare Assistance Bureau (DMAB)
Delaware Senior Medicare Patrol
Delaware Veterans Home
Delmar Public Library
East Millsboro Elementary School
Easter Seals
Family Court CASA
First State Senior Center
Food Bank of Delaware
Georgetown Center
Georgetown CHEER Center
Georgetown VA Clinic
GFWC Women's Club of Indian River
God's Way Thrift Shop-Rehoboth
Good Samaritan Aide Shop
Greenwood CHEER Center
Greenwood Public Library
Gull House
H.O. Brittingham Elementary School
Habitat for Humanity
Habitat ReStore
Harbor Health Care Center
Harbour Lights CHEER Center
Immanuel Shelter
Indian River Senior Center
iTN Southern Delaware
Jewish Family Services of DE, Inc.
John M. Clayton Elementary School
Kent/Sussex Adopt-A-Family
Kody's Kids, Inc.
La Casita
Laurel Senior Center
Lewes Senior Center
Lighthouse Christian School
Little Grace Kids
Long Neck CHEER Center
Long Neck Elementary School
Lord Baltimore Elementary School
Love, Inc.
Lulu M. Ross Elementary School
Mason-Dixon Woodworking Club
Matter of Balance
Meals on Wheels
Methodist Manor House
Milford Community Center
Millsboro Public Library
Millville Volunteer Group
Milton Century Club
Milton CHEER Center
Nanticoke Memorial Hospital
Nanticoke Senior Center
Nanticoke Watershed Alliance Creekwatchers
New Life Thrift Shop
Nimble Fingers
Ocean View Volunteers
Ombudsman Program
Overfalls Foundation
Pathways to Success, Inc.
PAWS for People
Philip C. Showell Elementary School
Possum Point Players
Prime Hook National Wildlife Refuge
Read-Aloud Delaware
Rehoboth Elementary Hosts
Renaissance Health Care
Robin Hood Thrift Shop
Ronald McDonald House of Delaware
Rosa Health Center
Roxana CHEER Center
Saint Ann ESL Program
Samaritan Thrift Shop
Seasons Hospice Foundation
Seniors and Lawmen Together
South Coastal Library
The ARK Educational Consulting, Inc.
The Way Home
Thresholds
Volunteer Delaware 50+ Advisory Council, Inc.
Volunteer Delaware 50+ Technical Assistance
Zwaanendael Club

In Sussex County call 302-515-3020