



Stronger Together Oxford

COMMUNITY VOLUNTEER HUB

As a volunteer of Stronger Together Oxford, you will be covered by Excess Accident Medical, Excess Volunteer Liability and Excess Automobile Liability insurance. With this policy the underwriter will pay benefits for death occurring as a result of a covered accident while performing volunteer duties. This coverage is automatic and free of cost to you as long as you are an active, enrolled volunteer with Stronger Together Oxford. We are required to have the following information on file.

Emergency Contact: _____

Phone: _____

Beneficiary for Stronger Together Oxford Supplemental Accident Insurance:

Name: _____ Relationship: _____

Address: _____

Phone: _____

Date: _____

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

I. Excess Accident Medical Coverage

This coverage is in excess of any other insurance that you have. The excess accident medical coverage will pay up to \$50,000 for medical treatment, hospitalization and licensed nursing care required as the result of a covered accident. The insurance applies while you are traveling directly to and from, and while you are participating in, volunteer-related activities. Initial medical expenses must be incurred within 60 days of the accident. Expenses are then covered for a one-year period following the accident.

Other than X-rays, dental care is covered up to \$500 per tooth for accidental injury to teeth and repair of dentures. Maximum benefit is \$900 per accident.

This coverage also provides up to \$50 for repair or replacement of eyeglass frames, up to \$50 for repair or replacement of eyeglass prescription lenses damaged as a result of a covered accident, up to \$50 repair or replacement of hearing aids, and up to \$5,000 for air ambulance.

The maximum payment under this coverage, including dental, eyeglass, hearing aids, and air ambulance is \$50,000.

This insurance does not duplicate benefits payable under any other valid and collectible insurance coverage.

Accidental Death and Dismemberment

Coverage In addition to the accident medical coverage, the underwriter will pay benefits for death or loss of limb or sight, occurring within one year as a result of a covered accident. See coverage details at www.cimaworld.com.

Exclusions to Accident Insurance

A complete listing of the exclusions is in the policy details at www.cimaworld.com.

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. The policy includes defense against allegations of sexual misconduct. 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 in the policy details at www.cimaworld.com.

III. Excess Automobile Liability Insurance

This coverage protects you as a registered volunteer driver for bodily injury or property damage claims arising out of the operation of your own vehicle during your volunteer assignment, not going to or from the assignment. This insurance is in excess of the greater of:

A. An amount equal to the applicable limits of liability of any other collectible insurance you have; or

B. An amount equal to the minimum limit of liability required under the Motor Vehicle Responsibility Laws of the state in which the accident occurs, or \$50,000, whichever is less.

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.