Checklist of Insurance for County Extension Councils and District Governing Bodies

Following is a list of insurance coverages needed by County Extension Councils and District Governing Bodies. Please consult with local insurance professionals to review and determine the amount of coverage needed.

In securing insurance specify that board members, employees and volunteers acting within the scope of their responsibilities are to be included.

__**Comprehensive General Liability**

The following are included under general liability:

Bodily Injury Liability provides coverage for injuries caused when the county/district had some activity or interest, if it were determined the entity had been negligent in some way. Depending on the company, coverage may not be available when a group is in another state on an Extension sponsored event.

Property Damage Liability is damage to property of others caused by the county/district being negligent in some way. Office staff and volunteers may be covered if they are specifically mentioned in the policy.

Hired and Non-Owned Auto is an additional endorsement to the basic liability policy. This insurance will cover the county/district for bodily injury and property damage if someone is performing a responsibility for the local board.

__**Public Officials Liability Insurance**

Provides coverage for employees, volunteers and board members for decisions made such as hiring actions, wrongful terminations, failure to promote and sexual harassment. Because Extension is supported with public dollars it is recommended that local boards secure Public Officials Liability Insurance and not Directors and Officers Liability Insurance.

__**Treasurer's Bond**

Protects the public against an individual act. The bond insures the public money in trust to the county/district treasurer. The treasurer is liable for any personal misuse of public funds. The bond should cover the amount entrusted to the treasurer at any given time.

__**Workers Compensation**

Is an insurance plan provided by the employer (by law) to pay employee benefits for a job related disability or death. The present law applies to all Kansas employers except for those in certain agricultural pursuits and/or those who have a gross annual payroll of less than $20,000. Depending on the insurance provider, coverage may be available for individuals acting in a volunteer role for an organization. If the county/district elects to cover volunteers, a Form 123 would need to be submitted to the Division of Workers Compensation.

Employers must provide written material, available from the insurance provider, to injured employees to assist that employee in attaining compensation.

Please note–Extension Agents are covered by the State of Kansas Self Insurance Fund so the county/district does not need to provide Workers Compensation coverage for agents.

__**Property**

May include coverage for loss of office contents in case of fire, lightning, windstorm, hail, smoke, theft, aircraft, vehicles (non-owned), vandalism and malicious mischief.

__**Commercial Auto**

Provides protection for liability, physical damage and bodily injury related to vehicles owned by the county/district.

__**Inland Marine**

Covers items carried in and out of an office such as computers and cameras. Provides coverage for theft, auto accident, fire, storm, etc. Some policies may also provide coverage for equipment failure.

__**Activities Insurance for Accident or Illness**

Provides accident coverage for participants in events for a yearly or per event fee.

Brotherhood Mutual Insurance Company (1-219-482-8668) and American Income Life Insurance Company (1-317-849-5545) are two companies that provide this type of insurance for 4-H programs.

__ **Employees who drive their personal vehicles for work should notify their insurance agent to be certain they have sufficient liability coverage.**

__ **Health Insurance**

Extension Agents have access to health insurance through the State of Kansas Health Plan. Counties/districts can choose to provide the State of Kansas Health Plan for Non-State Employer Groups to office professionals and program assistants OR they can secure another small group health insurance plan.