

## Insurance for Local Units – Coverage Checklist

This document contains a list of insurance coverages for local units of K-State Research and Extension. 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 local unit 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 local unit 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 local unit for bodily injury and property damage if someone is performing a responsibility for the unit.

### **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 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.

### **Crime and Fidelity Bond**

Protects the organization from fraudulent activities of an employee. Coverage for volunteers may also be available.

☐ **Workers Compensation**

Is an insurance plan provided by the employer (by law) to pay employee benefits for a job-related injury, 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.

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 local unit 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.

☐ **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**

All active enrolled youth, as well as screened and approved volunteers registered through in 4HOnline with Kansas 4-H are covered during scheduled, adult supervised group activities by American Income Life Policy A KS50521. Information about this policy can be found on the [Kansas 4-H website](#). If an event is being planned that will be open to youth and adults not registered through Kansas 4-H (not in 4HOnline), special activity insurance is available through [American Income Life-Special Risk Division](#). Coverage should be purchased for all expected participants (4-H and non-4-H). Questions about this coverage should be directed to the State 4-H Office.

Extension agents 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. Local units 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.

☐ **Commercial Auto**

Provides protection for liability, physical damage and bodily injury related to vehicles owned by the local unit.