

Insurance for 4-H in Canada

Participant Accident insurance provides coverage for injury or illness related to participation in 4-H activities. Coverage extends to medical and dental expenses only after provincial and individual coverage is exhausted.

Participant Accident

Commercial Property insurance provides coverage for buildings or property owned, rented or leased by 4-H. Coverage only applies if property is registered with the broker/insurer via 4-H.

Commercial Property

4-H Canada and provincial organizations maintain insurance policies covering the activities of their organizations.

General Liability insurance provides coverage against claims for injury or damage for which 4-H may be legally liable.

General Liability

It is an expectations that all 4-H programs and activities abide by:

- all policies in the Youth Safety at 4-H in Canada manual,
- safety checklists specific to the activities involved, and
- all provincial guidelines and procedures.

Directors and Officers insurance protects current & past BOD, appointed officers, regional and district boards in the case of bankruptcy, insolvency, employment practices and allegations of wrongful acts.

Directors & Officers

Auto owners are responsible for maintaining adequate automobile insurance. A non-owned auto insurance provides liability coverage when the limits of a personal/rental policy are exhausted for sanctioned 4-H events.

Auto

What is not covered by 4-H Insurance

- **Expenses related to travel.** Travelers should purchase personal travel insurance;
- **Personal property belonging to 4-H staff, leaders, volunteers, and youth members.** Property insurance coverage, including projects, is the responsibility of the property owner;
- **Project animals.** Insurance coverage for animal liability, injury or death is the animal owner's responsibility;
- **Personal vehicle claims (including trailers).** Personal vehicle insurance is the responsibility of the registered owner of the vehicle.

Abuse insurance protects 4-H against claims of bodily and emotional injury resulting from actual or threatened abuse.

Abuse

Cyber insurance protects 4-H against digital crime and threats. It also provides support from security experts.

Cyber