

COLORADO SPRINGS SCHOOL DISTRICT 11

Risk Related Activities/D11 Engage

SCHOOL YEAR

2024-2025

TO: FIT Coaches, Principals, Secretaries and All Registered Volunteers

FROM: Risk Related Activities and D11 Engage

RE: Insurance coverage for registered school volunteers

ONLY REGISTERED VOLUNTEERS ARE INSURED

- All volunteer registrations must be completed prior to processing any claim.
- Professional liability coverage and accidental injury reimbursement coverage (non-auto only) for volunteers is provided **ONLY** if the volunteer is already registered with D11 Engage. Auto liability coverage or auto comprehensive coverage for private vehicles is not provided.
- Volunteers are only insured for named activities that are performed on behalf of the District.
- Volunteers must be adequately trained for their volunteer positions by supervising D11 staff.
- Volunteers are **NOT** covered for Workers' Compensation benefits.

The District has purchased accident medical insurance for reasonable medical cost reimbursement for injuries to volunteers while they are working within the course and scope of their volunteer duties.

GENERAL LIABILITY INSURANCE: Registered volunteers are covered for liability under the District's liability insurance program as long as they are acting under the supervision of District 11 staff and are within the course and scope of their duties as a volunteer.

ACCIDENT MEDICAL INSURANCE REIMBURSEMENT: Registered volunteers have accidental injury reimbursement coverage for injuries incurred while the volunteer is acting within course and scope of their duties with District 11. This coverage will reimburse:

- 100% of medical costs for an accidental injury (up to \$5000) for a volunteer.
- 100% of any deductible amount (up to \$1500) paid by a volunteer for accidental injury under another medical insurance policy they may have in place, OR
- 100% of any co-payments (up to \$5,000) paid by a volunteer for accidental injury under another medical insurance policy they may have in place.
- No reimbursement is available for injuries suffered in an auto accident in a private vehicle.

COVERED ACTIVITIES: The District's volunteer insurance covers each **registered** volunteer during the policy period while they are:

- Participating in sponsored and approved activities under the supervision of District 11 staff and on the premises designated by and under the direct supervision of District 11 staff, OR
- Traveling with a group in connection with such activities under the direct supervision of District 11 staff, OR
- Traveling directly from the school to activities and back to the school.

TO REQUEST REIMBURSEMENT FOR VOLUNTEER RELATED INJURY COSTS: Contact Risk Related Activities (719-520-2398) for assistance in requesting reimbursement for medical costs incurred if injured as a District 11 volunteer.

AUTOMOBILE LIABILITY INSURANCE: The District does not provide automobile insurance for volunteers' private vehicles. All volunteer drivers must carry their own automobile liability insurance. All volunteer drivers need to complete the Volunteer Drivers' registration form and have filed that form with proof of current insurance and a copy of a valid driver's license with their school principal prior to transporting students.