

## 4-H Insurance

4-H Council of Alberta purchases three insurance policies for 4-H participants in Alberta each year.

These policies protect 4-H Cleaver Kids, Members, Leaders and Volunteers while involved in a registered, pre-planned 4-H activity or event. Policies include:

\*Commercial General Liability \* Accident Insurance \* Directors and Officers Liability

### Who is Covered?

#### **Cleaver Kids**

6 to 8 years of age

#### **Members**

9 to 20 years of age

#### **4-H Registered Leaders**

They must meet the 4-H Alberta's leader requirements.

#### **4-H Volunteers**

Volunteers that are not registered leaders, and whose work is unpaid, must be documented within the program plan and/or minutes for activities and events that are pre-planned and organized at the club, district, regional, provincial level.

Volunteers working at activities or events advertised by 4-H Alberta must also be documented appropriately. Parents/guardians with a non-leadership role, clinicians and resource people at no fee with specific tasks are considered volunteers. Please note that spectators are not covered.

#### **4-H Directors and Officers**

All registered and or elected 4-H directors, officers, council members or member of any duly constituted committee of 4-H is protected.

Events shall be deemed to have commenced when the insured person leaves his residence or regular place of employment for the purpose of attending a 4-H function and continues until he returns to his residence.

### Reporting

Following an incident, or accident immediately take down details of any injury and or property damage along with the names and addresses of those involved as well as any witnesses. An incident report, with full details, needs to be submitted to the 4-H Council of Alberta as soon as possible. Report forms can be found in club supply package or the 4-H Alberta website [www.4h.ab.ca](http://www.4h.ab.ca).

### Proof of Insurance

4-H Council of Alberta will send out proof of Insurance upon request by providing:

- 1. Contact info of the property owner*
- 2. Date(s) and location*
- 3. Reason for the request*

Be sure to request the proof of insurance 5 to 10 days prior to the event.

## Frequently Asked Questions (Visit [www.4h.ab.ca](http://www.4h.ab.ca) for more FAQ)

**Q. When the club goes on a trail ride, are the parents covered when they are riding their own horses?**

A. 4-H member's parents who participate in an event are not covered unless they work as registered volunteers. Spectators who participate in any event are not covered.

**Q. Do any 4-H events need to have a Certificate of Insurance?**

A. Yes, the majority of venue owners, event planners and promoters, and municipalities require proof of insurance if you are using their property or attending their event. The certificate should not be volunteered; however your insurance broker is happy to provide them upon request. As a practice you should ask for a proof of insurance in return.

**Q. What about when a 4-H member brings a friend to an event or a meeting, is the friend covered?**

A. Members bringing friends to events or meetings should always be preapproved by the club and wherever possible the club should restrict their approval to select recruitment activities or friends and family oriented events. A record of all member friends invited to take part in 4-H activities should be kept, e.g. in the meeting minutes. If 4-H agrees to allow the members friend to take part in the activities, the friend will be afforded the same insurance protection as the full member.

## Think Safety First

It is important that 4-H participants assisting in 4-H activities take every precaution to prevent mishaps from occurring.

- Minimize all risks prior to an activity or event by planning ahead
- Document all activities and participants (Clever Kids, Members, Leaders and volunteers in attendance and file with club documentation)
- Report all incidents and accidents to 4-H Council of Alberta

## Need more Information

The information is provided is a brief explanation only. In all situations, the actual wording and conditions of the written policies apply.

Contact the 4-H Council of Alberta or visit [www.4h.ab.ca](http://www.4h.ab.ca) or for:

- Event planning worksheet
- Insurance coverage FAQs and fact sheets
- 4-H Alberta insurance policy
- Accident and Incident Report Forms
- Canadian 4-H Risk Management Handbook

## Questions

### 4-H Council of Alberta

RR 1 Site 7 Box 1  
Westrose AB T0C 2V0

**Toll Free:** 1.877.682.2244

**Email:** [council@4hab.com](mailto:council@4hab.com)

**For more frequently asked questions about insurance and the coverage please visit:**

[www.4h.ab.ca](http://www.4h.ab.ca)