



ACCIDENT INSURANCE FOR VOLUNTEERS Frequently Asked Questions

<u>QUESTION</u>	<u>ANSWER</u>
Counties often have Volunteers to assist the paid Chaplin with Sunday Services and weekly Bible Studies in the jails. They also they have volunteers in the Sheriffs Office for non-confidential filing. Are these Volunteers eligible?	Yes. Simply identify the positions in the "Other Known Volunteers" section of the application.
Are Board Members (i.e. Planning Board or Board of Selectmen) eligible if they are paid a minimal stipend?	Yes. Even if the Board/Committee Member receives a W-2 (because he/she received a minimal stipend less taxes); as long as the member is not an employee and the amount of the stipend is minimal (e.g., less than minimum wage) when compared to the number of hours of service performed.
Are Recreation Department Umpires eligible if they are paid a minimal stipend?	Yes. Even if the Board/Committee Member receives a W-2 (because he/she received a minimal stipend less taxes); as long as the member is not an employee and the amount of the stipend is minimal (e.g., less than minimum wage) when compared to the number of hours of service performed.
If my town enrolls a list of Volunteers (8) and then discover that Board/Committee will have (12) members during the year can I make a change (add) to my policy?	Yes. Simply send a revised list and a check (made out to HUB International) to MMA Risk Management Services, PO Box 9109, Augusta, ME 04332-9109; for the additional 4 people (\$3.75 x 4); \$15.00.
If my town enrolls a list of Volunteers and one or more names change during the policy period, do I need to send a new list?	No. As long as the number of Volunteers does not change; simply maintain a current list (names) for yourself. It is recommended that when possible, individuals not be enrolled by name, but by position title. If the incumbent leaves and is replaced with a new person, there is no need to amend the application.
My town sends a list of Volunteers for coverage (7/01/09 - 6/30/10). The Town votes at the June Town Meeting to have a Centennial Celebration in the spring of 2010 and in November the Board of Selectmen appoint a new ten-member Events Committee. Can I include those Volunteers in our coverage of the current year?	Yes. Simply send a revised list, adding the Events Committee (ten positions) and a check (made out to HUB International) to MMA Risk Management Services, PO Box 9109, Augusta, ME 04332-9109; for the additional 10 people (\$3.75 x 10); \$37.50.
If I add the Events Committee members in November can I pay a pro-rated premium since they are not on the policy for the entire policy period?	No. The full premium of \$3.75 per Volunteer is due no matter when they are added during the policy period.
Is the 5th Grade Basketball Coach or Baseball Umpire (Recreation Department Programs) considered a "participant of Organized Sports?"	No. They are not considered part of the sports team.
The School is part of the Town Property & Casualty Coverage. Can just one or the other become part of the Volunteer Accident Program?	No. Both entities are considered one for the purposes of this Program. Coverage must include ALL Volunteers; School and Town.

For more information please contact Judy Doore @ 1-800-590-5583 ext. 2255 or jdoore@memun.org.