



ACCIDENT INSURANCE FOR VOLUNTEERS
JULY 1, 2009 - JUNE 30, 2010

Name of Municipality/Entity
Mailing Address
Contact Person
Telephone E-mail
Municipality/Entity participates in: MMA Workers Compensation Fund, MMA Property and Casualty Pool

After reviewing the "How to Enroll" sheet enclosed (page 3), please indicate the number of:

- "NAMED" VOLUNTEERS
VOLUNTEER VACANCIES TO BE FILLED
VOLUNTEERS EXPECTED FOR FUTURE ACTIVITIES (new board/committee to be created; annual spring clean up, etc.)

TOTAL EXISTING AND POTENTIAL VOLUNTEERS (total of the 3 lines above)
TIMES ANNUAL PREMIUM PER VOLUNTEER X \$3.75
TOTAL PAYMENT ENCLOSED \$

ACKNOWLEDGEMENT

The Undersigned hereby declares, to the best of his/her knowledge, that this application identifies all municipal/entity volunteers, volunteer vacancies to be filled, and all future volunteer activities contemplated for the coverage year July 1, 2009 through June 30, 2010.

Signature Title Date

CHECKS SHOULD BE MADE PAYABLE TO:
HUB International New England, LLC
HOWEVER, APPLICATIONS AND PAYMENT SHOULD BE MAILED TO:
MAINE MUNICIPAL ASSOCIATION
Attention: Judy Doore, P.O. Box 9109
AUGUSTA, MAINE 04332-9109

THIS FLYER EXPLAINS THE GENERAL PURPOSE OF THE INSURANCE DESCRIBED, BUT IN NO WAY CHANGES OR AFFECTS ANY SUCH POLICY AS ACTUALLY ISSUED.

COVERAGE UNDERWRITTEN BY LIFE INSURANCE COMPANY OF NORTH AMERICA, a division of CIGNA, through the CIMA COMPANIES of ALEXANDRIA, VIRGINIA

WHO IS ELIGIBLE FOR COVERAGE?

Volunteers of a Member municipality/entity participating in the Maine Municipal Association's Workers Compensation Fund or Property and Casualty Pool programs are eligible. Participating Members must name ALL known volunteers, must identify ALL vacancies to be filled, and must list ALL projected or potential volunteer positions. Participation in the program requires the Member to agree to maintain an accurate list of volunteers and to acknowledge that the list is subject to audit by the carrier or the carrier's designee.

WHO IS NOT ELIGIBLE FOR COVERAGE?

Certain individuals are not eligible for coverage including, but not limited to, participants of organized sports, and persons while they are performing police, firefighting, search and/or rescue, emergency medical, work release or alternative sentencing duties.

WHEN IS AN INSURED PERSON COVERED?

An Insured Person is covered while he or she is participating in a volunteer activity sponsored by and under the direct supervision of the enrolled Member; traveling with the group in connection with such activities under the direct supervision of the enrolled Member; or traveling directly to and from their volunteer activity.

DESCRIPTION OF BENEFITS

Coverage is Full Excess, secondary to the insured's health insurance and all other coverages that apply.

Accidental Medical Expense: The first expense must be incurred within 60 days of the date of the accident. For any one accident, covered expenses will be paid up to \$25,000 if they are incurred within one year if caused by the accident. However, the maximum amount payable for dental treatment, services, and supplies required as a result of each accident is \$900, with a maximum of \$300 per tooth. Eyeglasses benefit per accident is \$50 for prescription lenses and \$50 for frames for prescription lenses.

Accidental Death and Dismemberment: Pays the following lump sum benefits for accidental loss of life, limbs, sight, speech, or hearing within one year of a covered accident. If more than one loss results from the same accident, only the largest applicable benefit will be paid: Life, \$2,500; Both hands or both feet or sight of both eyes or any combination, \$2,500; Loss of one hand and one foot; or hand or foot and sight of one eye, \$1,250; Either hand or foot, \$1,250; Sight of one eye, \$1,250; Thumb and index finger of either hand, \$625.

EXCLUSIONS

This coverage does not cover loss resulting from intentional self-inflicted injury, suicide or attempted suicide, whether sane or insane; war or act of war, whether declared or not; injury sustained while in the armed forces (land, water or air) of any country or international authority; by any loss caused by abdominal hernia; bacterial infection and/or any form of sickness or disease.

COVERAGE PERIOD AND ANNUAL PREMIUMS

The coverage runs from July 1, 2009 through June 30, 2010. Members are encouraged to enroll prior to December 31, 2008. Annual cost of \$3.75 per volunteer per year will not be prorated for late entry and adjustments will not be made for expirations of terms or appointments, or the conclusion of volunteer activities.

HOW TO ENROLL

IN ACCIDENT INSURANCE FOR VOLUNTEERS COVERAGE

1. Create your volunteer list on attached page [or use separate sheets, if necessary.]
2. On the appropriate line on the cover page of this application, annotate the number of:
 - ➔ Known (“named”) volunteers
 - ➔ Volunteer vacancies to be filled
 - ➔ Volunteers expected for future activities
(new board/committee to be created; annual spring clean up, etc.)
3. Calculate and annotate the total number of volunteers and the appropriate premium on the cover page of this application.
4. Complete the acknowledgement/signature section of the cover page.
5. **MAKE CHECKS PAYABLE TO HUB INTERNATIONAL NEW ENGLAND, LLC.**
6. Forward the payment and the application w/list of volunteers to **Maine Municipal Association**.

ENROLLMENT TIPS

- Participating Members must include ALL of their volunteer positions (except as outlined below), therefore, it is best if applications are submitted by your entity’s board, manager or administrator, rather than by individual committees or departments.
- Participating Members must include ALL of their volunteer positions EXCEPT:
 - ENROLLMENT OF SCHOOL VOLUNTEERS IS OPTIONAL FOR MUNICIPALITIES WITH SCHOOL DEPTS
 - ENROLLMENT IS OPTIONAL FOR VOLUNTEERS WHO CARRY EQUIVALENT COVERAGE ELSEWHERE, SUCH AS THROUGH LITTLE LEAGUE
 - MUNICIPALITIES PARTICIPATING IN THE VOLUNTEER FIREFIIGHTERS ACCIDENT PROGRAM DO NOT NEED TO ENROLL THEIR FIRE AND RESCUE VOLUNTEERS IN ACCIDENT INSURANCE FOR VOLUNTEERS COVERAGE UNLESS THE FIRE/RESCUE VOLUNTEER ALSO VOLUNTEERS FOR AN ACTIVITY OUTSIDE THE FIRE/RESUE DEPARTMENT (i.e. SOCCER COACH, RECREATION COMMITTEE MEMBER)
- For volunteers serving in more than one capacity, list volunteer only once.

WHAT HAPPENS IF THE ENROLLING ENTITY EXPERIENCES ADDITIONS OR CHANGES IN THEIR VOLUNTEER FORCE DURING THE COVERAGE YEAR?

- If a volunteer ‘steps down’ and is replaced by another volunteer – no action is necessary except to maintain an accurate local listing of all volunteers.
- If the permanent number of volunteers increases (i.e. the creation of a new board or volunteer activity that was not reflected on the original application), please forward to Maine Municipal Association a written list of the new volunteers, and new vacancies to be filled, along with payment (made payable to HUB International New England, LLC) in the amount of \$3.75 for each newly identified volunteer or vacancy to be filled.

VOLUNTEER LIST (Use separate sheet, if necessary)

NAMED VOLUNTEERS

UNPAID BOARD/COUNCIL MEMBERS	
Include all unpaid volunteers serving on the Board of Selectmen, Council, Planning Board, Zoning Board, Board of Appeals, Personnel Review Board, Board of Assessment Review and <u>all</u> other unpaid municipal board members.	
Board/Council Members	Position

UNPAID COMMITTEE/COMMISSION MEMBERS	
Include all unpaid members of the Budget, Comprehensive Plan, Planning, Ordinance, Town Report or Recreation Committees as well as all unpaid members of the Charter Commission and <u>all</u> other unpaid committee and commission members. Please list coaches separately (see below).	
Committee/ Commission Mbrs	Position

VOLUNTEER VACANCIES TO BE FILLED/APPOINTED LATER IN THE COVERAGE YEAR

List all Board, Council, Committee, Commission, or other volunteer positions that are currently vacant and that the municipality anticipates will be filled by a volunteer at some time later in the coverage year.

Title of Position to be filled	Title of Position to be filled

NAME ALL UNPAID COACHES	
Participants of organized sports are not eligible for coverage.	
Name of Volunteer Coach	Sport

NAME ALL OTHER KNOWN VOLUNTEERS	
Do not include volunteers while they are performing police, firefighting, search and/or rescue, emergency medical, work release or alternative sentencing duties.	
Name of Volunteer	Position

FUTURE VOLUNTEER ACTIVITIES (UNNAMED VOLUNTEERS)

List the details of all planned volunteer supported activities, including but not limited to clean-up days, recreational activities, sporting events, and community spirit days, where the names of volunteers are not known as of the date of this application.

Name of Event	Describe Activity	Scheduled Date(s)	Maximum # of volunteers anticipated per event/activity