

While all enrolled members, enrolled club leaders, enrolled assistant club leaders and enrolled Advisory and Horse Program Council members are covered for the entire 4-H year by the accident insurance we purchase at the state level, others that volunteer at shows along with non- 4-H riders at these events are not covered by the accident insurance. This special activities coverage for accidents is needed for any adult or youth working directly with horses and anyone else you consider at higher risk.

All volunteers at the event will be covered by liability insurance but you must keep a written record of them; name, volunteer role at the event and time(s) they worked. They must each sign the short term volunteer service form.

The 4-H club / council running an equine related event should:

1. Have each volunteer fill out a Short Term Volunteer Service Form (covers them for Liability)
2. Keep track of the hours they work and the job(s) they are assigned (simple sign-up sheet)
3. Purchase accident insurance through American Income Life for all volunteers that work a show who are not club leaders or Advisory/Program Council members (covers medical expenses up to the limit of the policy purchased; \$2500 - \$5,000 for an accident occurring during 4-H horse event)

How to purchase Insurance through American Income Life:

Purchase “Special Activities Coverage for Accidents and Illness for Individual Events” through American Income Life Insurance.

It is a simple process. Go to the 4-H section of the American Income Life site a week or two prior to your event:

<https://www.aillife.com/specialriskdivision/4h-extension>

Scroll down to the bottom of the page. Choose Activity Report (Green Tab). You simply estimate how many non 4-H people you will have and select the plan you want. No money required at this point. Then, after the event you tell them the actual number of people covered and send the payment.

Payment of insurance premiums:

If the event is an individual 4-H club sponsored event the 4-H horse club will pay for the additional insurance.

If the event is a county sponsored event or program the County Horse Advisory Council will pay for the premium.

For state events the Council running the event will pay for the additional insurance.



UMass Extension is a unit of the Center for Agriculture in the College of Natural Sciences. UMass Extension is an equal opportunity provider & employer, United States Department of Agriculture cooperating. Contact your local UMass Extension office for information on disability accommodations or the UMass Extension Director if you have concerns related to discrimination, 413.545.4800 or refer to www.extension.umass.edu/civilrights