



# VOLUNTEER ACCIDENT INSURANCE

## THE CASE FOR COVERAGE

Volunteers dedicate their time to meaningful causes in their communities and are the driving force behind many organizations. Whether they help to build homes, rescue animals, or mentor children, volunteers face inherent risks that may lead to accidental injuries and may pose a potential liability exposure, especially if they are under/uninsured.

Unlike employees, volunteers are rarely covered by workers' comp policies, and while many organizations rely on general liability coverage to support volunteers after an injury, it may not take effect unless an organization is legally liable.

Volunteer Accident Insurance may help to fill gaps in general liability coverage by covering accidents under a separate policy, regardless of policyholder negligence. By helping to pay medical costs and out-of-pocket expenses including coinsurance, deductibles and prescriptions, Accident Insurance may offer a cost-effective way of providing valuable financial support to volunteers after a covered injury.

## HOW WE MEET YOUR NEEDS

**Activity-specific coverage** ensures that groups and their volunteers only pay for Accident Insurance that covers them when they are involved in a sponsored activity.

**Coverage flexibility** through Accident Medical Expense benefits that are available on either an excess or primary basis.

**No fault Accident Insurance** pays claims regardless of who was responsible for the accident.

**May help to reduce overall** out of pocket expenses not paid by primary health insurance plans and may help to minimize the impact of high deductibles.

**General liability coverage is enhanced** with a standalone accident policy that may help to lower the frequency of general liability claims and/or lawsuits, potentially reducing premiums for the organization.

## WHO WE COVER

Berkley Accident and Health offers specialized Volunteer Accident Insurance solutions designed for:

- Non-Profit Organizations
- Religious Organizations
- Humane Societies
- Hospitals
- Government Agencies

*Eligible groups may vary by state.*

Special Risk – Berkley Accident & Health  
757 Third Avenue, 10th Floor  
New York, New York 10017

 **Berkley**  
Accident and Health  
| a Berkley Company



## PARTICIPANT ACCIDENT INSURANCE

### CORE BENEFITS

- Accidental Death and Dismemberment
- Accident Medical and Dental Expense

### OPTIONAL BENEFITS\*

- Coma
- Disability
- Paralysis
- Home Alteration & Vehicle Modification
- Felonious Assault & Violent Crime
- Bereavement & Trauma Counseling
- Weekly Accident Indemnity

## TRAVEL ACCIDENT INSURANCE

### CORE BENEFITS

- Accidental Death and Dismemberment
- Emergency Medical Evacuation
- Out-of-Country Emergency Medical Expense
- Political Evacuation
- Repatriation

*\*This is not a complete list of all available optional benefits. Please contact us if there is a specific benefit you are interested in but do not see listed.*

### BERKLEY A&H, SPECIAL RISK

Berkley Accident and Health is a member company of W. R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

Visit Our Websites

Company Website: [www.BerkleyAH.com](http://www.BerkleyAH.com)

Corporate Website: [www.Berkley.com](http://www.Berkley.com)

### CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident & Health, Special Risk representative or email us at [specialrisksolutions@berkleyah.com](mailto:specialrisksolutions@berkleyah.com).

This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com).

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.