SECTION:	**Health, Safety & Security**		**POLICY #:**	**514**
TITLE:	**Volunteer Injury Coverage**		**PROCEDURE #:**	**514-A**
			ORDER #:	
DEPT:	**Business Services**		**DIVISION:**	
ADOPTED:	**7/96**	**REVIEWED:**	**REVISED:**	**1/14**

PURPOSE: The purpose of this policy is to establish organizational guidelines for insurance coverage of accidental injuries to Marion County volunteers.

AUTHORITY: The Marion County Board of Commissioners may establish rules and regulations in reference to managing the interest and business of the county under ORS 203.010, 203.035, 203.111, and 203.230.

APPLICABILITY: The Volunteer Injury Coverage policy applies to:

1. Volunteers registered with the Marion County volunteer services coordinator while working under the direction and control of the supervising department
2. Sheriff's office registered volunteers while working under the direction and control of the sheriff's office, excluding those in the following paragraph.

Volunteers in the following categories are covered under Marion County's self-insured workers' compensation program (see policy #505 – Injured Worker):

1. Sheriff reserve deputies
2. Sheriff cadets
3. Sheriff search and rescue volunteers while under the direction and control of the sheriff's office, including crew 18, jeep patrol, posse, search and rescue communications (SARCOM), special vehicle unit, northwest search dogs, and chuckwagon

GENERAL POLICY: Marion County may provide accidental injury coverage, as described in this policy, to volunteers. The coverage applies to volunteers who are appointed, in writing, by a department and engaged in duties as directed by that department.

POLICY GUIDELINES:

1. <u>Volunteer Injury Coverage:</u>
   - 1.1. Volunteer injury coverage is not primary coverage.
   - 1.2. The volunteer injury coverage applies after all other available coverage of the loss has been

sought. Other coverage of the accidental injury includes but is not limited to:

1.2.1. The volunteer's group or personal medical or disability coverage.

1.2.2. In the case of an automobile accident, coverage provided by the owner's or driver's insurer or self-insurer of any private vehicles, or provided by Marion County on county vehicles.

1.2.3. Any other applicable and collectible insurance that purports to cover the losses that result from the accidental injury.

1.3. Limits:

1.3.1. The limits for volunteer injury coverage are $10,000 for accidental death and dismemberment, $5,000 for medical expenses, and $500 for dental expenses.

1.3.2. Coverage under this policy will include all reasonable medical expenses associated with an injury to a covered volunteer while acting within the scope and course of his or her duties.

1.4. Exclusions:

1.4.1. The volunteer injury coverage policy specifically excludes payments for lost wages or indemnity, pain and suffering.

1.4.2. The volunteer injury coverage policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from:

1.4.2.1. Intentional or self-inflicted injury; suicide, or attempted suicide

1.4.2.2. Illness, disease or mental infirmity

1.4.2.3. Injuries resulting from being under the influence of drugs or intoxicants

1.4.2.4. Stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, or aneurysm

1.4.2.5. Conditions covered under workers' compensation

1.4.2.6. Declared or undeclared war

1.4.2.7. Participation in a sporting event or other athletic activity.

1.4.3. Violation of Marion County policies or procedures voids all Marion County coverage for volunteer injuries.

1.4.4. Insurers may not claim contribution from this coverage. No party may make any claim for volunteer injury coverage payments except the covered volunteer or his or her estate.

2. <u>Fees and Charges:</u>

There is no fee charged to the volunteer or to the department for volunteer injury coverage. The cost for volunteer injury coverage will be paid from the self-insured workers' compensation fund. Each department is responsible for reporting volunteer hours and days worked to the Marion County volunteer services coordinator.

3. <u>Responsibilities:</u>

Business Services is responsible for the implementation and revision of the policy and related procedures. Supervisors of injured volunteers are responsible for coordinating investigation and documentation with Business Services – Risk Management to ensure applicable rules and policies are followed.

4. Periodic Review:

Business Services will review this policy and the corresponding procedures at least every three years to ensure compliance with applicable laws and rules.

Adopted: 7/96

Revised: 5/08
1/14