

Tillamook County Master Gardener's Association Policies

1.8

Subject: Insurance

Responsibility: Treasurer

See also: Treasurer's Notebook, Insurance Policy

Purpose: To describe the types of insurance coverage carried by TCMGA and available to members.

OMGA Liability Coverage

- Provided through the Volunteer Injury Coverage Program
- Volunteers must elect coverage
- Provides limited payment and releases the State of Oregon from liability in excess of coverage
- Coverage is secondary to any other insurance coverage

- **Who is Covered**
 - Volunteers whose activities are under the control and supervision of an OSU employee.
 - Chapter members who are participating in OSU's Master Gardener program
 - Members are NOT covered when on separate Chapter business such as special events designed principally to raise funds.
 - Only recertified Master Gardeners are eligible for liability coverage
 - Volunteers who are not Master Gardeners or class graduates are NOT covered by OSU liability

- **What is Covered**
 - Accident:
 - Maximum total payment is \$25,000
 - Medical expenses up to \$10,000
 - Accidental death, dismemberment and disability within the \$25,000

 - Lawsuits:
 - Usually can only get at the chapter's assets
 - Directors and officers provided protection UNLESS they violate normal standards or conduct (illegal acts, neglecting financial affairs, e.g.)
 - Unlimited tort liability coverage, excluding hazardous substance cleanup and contract disputes

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OMGA Liability Coverage

- TCMGA maintains continuous liability coverage through a local agent
- An “insured” is defined as all TCMGA members, but only with respect to their liability for TCMGA activities or activities performed on TCMGA’s behalf
- Covered – *see the policy or talk with insurance agent for details:*
 - Damage to premises (including homes on the Garden Tour in certain situations)
 - Medical expenses
 - Personal and advertising injury
 - Products/completed operations (e.g., advice gone bad)

Responsibilities:

- Treasurer
 - Pay premium annually
 - Be the point of contact with insurance agent
 - Notify insurance agent of any special event that might generate a claim, (e.g., Plant Sale, Garden Tour, any bus tours)
- TCMGA members
 - Bring any potential claim to Extension Office manager AND Treasurer for follow-up and information
 - Provide personal insurance information to ensure proper insurance is applied