Liability Insurance

1. Extension employee liability coverage
   (Giving inaccurate information resulting in damages)
   A. Any new employee coming on staff is covered.
      Do not need to turn in names. FNP, State paid

2. Comprehensive General Liability
   (Covers Extension Council for personal bodily injury)
   $500,000.00/indiv.
   In aggregate

3. Public Officials Liability (protects individual Board members)
   $500,000.00

4. Personal Liability Insurance for Volunteers
   A. Any Extension Volunteer
      1. 4-H, Ag, Home Ec., Economic Development
         (A) Club leaders, assistant leaders, project leaders community leaders, advisory Board. Master Gardeners, County Fair volunteers, program presenters, etc.
         (B) We need to have a list of volunteers.

      B. Volunteers covered when programs are taken off the fairgrounds
         1. Covers leaders going to camp and D.C.
         2. However, does not cover youth going to camp, D.C., etc.

Note: Meetings and events held on fairgrounds or anywhere are covered under the liability policy. Horse shows, scouts, etc.

Property & Equipment

1. Items taken in and out of an office for programs.
   A. Cameras, projectors, computers, etc.

2. Commercial Property
   A. Equipment that stays in the office and is not removed. Computers, tables, chairs, desks, etc.
      Photocopier (sent copy of lease agreement to Pam Madl at courthouse)
   B. Equipment covered if taken out by a volunteer

County Coverage

Bonds

1. Treasurer’s bond purchased independently (HRH - Willis)

2. Office Bond (HRH - Willis)

3. Worker’s Compensation purchased independently (HRH – Willis)