

THE INSURANCE ADVISOR

For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents

VOLUNTEER LABORERS NEED MEDICAL PROTECTION BEYOND YOUR POLICY

ISSUE 17—WHO PAYS WHEN A VOLUNTEER IS INJURED DURING A WORK ACTIVITY?

Make sure your volunteers understand that they'll be responsible for their medical expenses if they're injured during a work project.



Many churches rely heavily on volunteer labor for remodeling or construction projects. But such hazardous work as building repair or remodeling, new construction, and roof replacement can pose dangers for your volunteers.

Before volunteer work begins, take steps to reduce the risk of injury:

- Make sure the project is conducive to volunteer labor. Large or complex construction or demolition jobs are best left to professionals.
- Keep in mind that working on roofs, ladders, or scaffolding is inherently dangerous. Be sure to instruct volunteers on safe work procedures and the safe use of all equipment.
- Designate a project leader who understands the importance of safety and who will be alert to unsafe behaviors that could result in injury.
- Enlist only volunteers who are skilled and physically capable of undertaking the work assignments required of them.

VOLUNTEERS CAN'T GET WORKERS' COMPENSATION

Volunteers typically aren't covered under workers' compensation statutes. So if a volunteer were injured while working for your church, medical coverage would be available only under your church's commercial general liability "premises medical payments" policy.

This coverage consists of \$500 in primary coverage. The balance is available on an excess basis (typically \$5,000). It applies after the volunteer's medical insurer has made payment.

Unless the volunteer's injury arose out of negligence on the part of your ministry (the ministry did something wrong that caused the injury), no further payment will be available under your policy.

Because your premises medical payments insurance is limited, you should ask potential volunteers about the medical coverage they carry. If a volunteer has no independent medical insurance available, it may be in the best interest of the church and the person for him or her to forego volunteer work for any activity in which injuries are common.

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*Foresight on the part
of your ministry leadership
can alert volunteers
to the potential risk
they assume
as well as
help prevent
injury and
resulting claims*

If your church undertakes a large project, consult your attorney to make certain all potential liability exposures have been addressed. You may wish to consider having volunteers and independent contractors sign a "hold harmless" agreement to protect the church against liability claims arising out of the project.

ADDITIONAL COVERAGE AVAILABLE

Brotherhood Mutual's special markets division offers a group

blanket activity policy for volunteer work activities. It can provide medical coverage up to \$2,000 per person, per injury.

Your policy can be written without a deductible on a primary basis (pays regardless of other insurance). For more information, call your Brotherhood agent or the special markets division at 1-800-876-4994.

Louis Blosch Insurance Agency

We insure over 300 churches in North East Oklahoma. We offer this information to help you better administer your church business. The less time you spend on problems which arise from a claim is more time you

can spend spreading the good news of Jesus Christ.

Our team professionals are Louis Blosch, Jerry Hendon, Chuck Lewis, Guy Landes and Clayton Haggard.



Brotherhood Mutual
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