Insurance Overview for 4-H in Canada

Purpose of this Document 3
Lexicon 3
Summary of Coverage 4
Who and What is Covered by 4-H Insurance 4
Sanctioned Activities 4
Excluded Activities 5
What is Not Covered by 4-H Insurance 5
Out of Pocket Expenses 5
Participant Accident Policy (First-Party Coverage) 6
Commercial Property Policy (First-Party Coverage) 6
General Liability Policy (Third-Party Coverage) 7
Directors' & Officers' Liability Policy (Third-Party Coverage) 8
Abuse Policy (Third-Party Coverage) 9
Cyber Insurance 9
Primary Automobile Insurance 10
Non-Owned Auto Policy 11
Short-Term Rental of Vehicles 11
Rental of Vehicles by Individuals 12
Insurance while Travelling 12
Insurance Certificates 15
What is a Certificate of Insurance? 15
Providing a Certificate to a Third Party 15
Third-Party Contracts and Participant Waivers 15
Requesting a Certificate from a Third Party 15
Incident Reporting 16
Submitting an Insurance Claim 17
Frequently Asked Questions 18
New Members and Guests 18
Last-Minute Changes 18
Hosting Meetings 19
Hosting Events 19

Transportation 20
Materials and Property 21
Animals 21
First Aid 22
High-Risk Activities 23
Appendix A: When to Report Incidents for 4-H in Canada 25
Appendix B: Steps for Incident Reporting for 4-H in Canada 26
Appendix C: Steps for Reporting Child Abuse for 4-H in Canada 28

Purpose of this Document

4-H Canada and provincial 4-H organizations maintain insurance policies covering the activities of their organizations. This document is intended to be a reference guide for 4-H Canada and provincial organization staff and boards, and 4-H leaders and volunteers across Canada, regarding the insurance program.

For any questions regarding coverage, deductibles, or policy limits, refer to the actual Insurance Policy documents held by 4-H Canada and provincial 4-H organizations. For any questions or scenarios not covered in this document, please reach out to your provincial 4-H organization. This document is updated on a bi-annual basis and your questions support it being up-to-date and comprehensive.

The safety and well-being of youth members is the top priority of 4-H in Canada. While the insurance program is one component of risk management, the most effective tool is to have consistent 4-H policies and procedures in place across the country to provide successful and safe programs for all participants and to ensure leaders have the resources and training to feel supported and prepared.

It is an expectation that all 4-H programs and activities abide by:

- all policies in the Youth Safety at 4-H in Canada manual,
- safety checklists specific to the activities involved, and
- all provincial guidelines and procedures.

Lexicon

- 4-H – refers to 4-H Canada and provincial 4-H organizations.
- Insurer – an insurance company that is providing a specific insurance policy.
- Insurance Coverage – the specific details of what risk is covered by an insurance policy.
- Insurance broker – represents and supports 4-H in communications with the insurer. BFL Canada is the insurance broker for 4-H.
- Elected officials – includes the Board of Directors and Foundation Trustees of the national and provincial 4-H organizations.
- Officers – includes the elected officials on the board and any individuals the board has appointed as an officer (e.g. CEO). The list of officers must be documented in the organizations' by-laws.
- Leaders and volunteers – 4-H in Canada has specific screening and training requirements for Trained Leaders and Screened Volunteers. Throughout this document, they are referred to as leaders and volunteers.
- Youth members - are between the ages of 6 and 25, or as specified by the provincial program.
- Staff – includes full-time, part-time, or contract staff of 4-H Canada, provincial organizations, and regional, programming, or summer staff.
- Guests – includes a person who is attending or participating an event because they have been invited by someone from 4-H. Also refers to a person who has been given or sold a ticket to a 4-H event.
- Third-party – an individual or organization outside of 4-H.

Summary of Coverage

4-H holds the following insurance policies:

- Participant Accident
- Commercial Property
- General Liability
- Directors' and Officers' Liability
- Abuse
- Non-owned Automobile

Who and What is Covered by 4-H Insurance

Coverage is afforded under the broad definition of "Named Insured," under all policies held by 4-H, for all sanctioned events organized by 4-H, and for all elected officials, staff, leaders, volunteers, youth members, and guests invited to attend or participate.

Coverage includes, but is not limited to, the following:

- expenses related to injury or illness within a 4-H organized event or program, including transportation in Canada or the US. The policy pays for expenses over and above those that can be claimed under a private plan. Provincial health care plans, employee health benefits, and privately purchased travel coverage are the primary source of coverage.

Additionally, the organization is protected against:

- claims for alleged or actual "wrongful acts" as defined by policy by elected officials;
- claims for alleged or actual "abuse" as defined by the policy, by elected officials, staff, leaders, and volunteers.

These are claims whereby the policy will defend allegations or negligence of 4-H for any third-party bodily injury or property damage.

Sanctioned Activities

Activities that abide by all policies and procedures of the respective 4-H organization are sanctioned 4-H events. This includes the **Youth Safety at 4-H in Canada** policies as well as provincial policy and procedure.

For some activities, an approved Activity Plan is a requirement of sanctioning the event or program. For specific instructions on when and how to submit an Activity Plan, please visit the Section on High-Risk Activities in this document and the **here.** Provincial organizations will review submitted Activity Plans, consult with the insurance broker as required, and give direction on providing proof of insurance to, or requesting it from parties. When planning your activities, give yourself time to determine if an Activity Plan is required and meet the submission and approval deadlines in your province.

Activity plans have a direct link to insurance coverage. 4-H insurance may not respond in the event of a claim if a program or event is not in compliance with all 4-H policies and procedures. The organizers risk personal liability and termination of their appointment as a 4-H leader or staff. The completion of

an activity plan serves to ensures that risk factors have been identified, safety and security procedures are planned and documented, and that the necessary insurance coverage is in place to protect leaders, volunteers, youth members, staff and the 4-H organisation.

Excluded Activities

Any activities involving the following are excluded from 4-H insurance coverage and are not permitted as part of 4-H programs in Canada: Trampolining

What is Not Covered by 4-H Insurance

- **Expenses related to travel.** Travellers should purchase personal travel insurance;
- **Personal property belonging to 4-H staff, leaders, volunteers, and youth members.** Property insurance coverage, including projects, is the responsibility of the property owner;
- **Project animals.** Insurance coverage for animal liability (damage done by an animal), injury, or death is the animal owner's responsibility;
- **Personal vehicle claims (including trailers).** Personal vehicle insurance is the responsibility of the registered owner of the vehicle.

Out of Pocket Expenses

4-H policyholders (4-H Canada and provincial organizations) will co-ordinate the payment of deductibles, or direct expenses if the claim amount is less than the deductible. Depending on the incident, reimbursement may be sought from families, clubs, or regional associations.

Participant Accident Policy (First-Party Coverage)

The group Participant Accident policy is intended to provide participants of 4-H (including staff, leaders and volunteers) with some financial relief should injury (including death, paralysis, or permanent disability) or illness occur during official transportation to, or participation in, a sanctioned activity.

To claim medical or dental expenses under this policy, the insured (person making the claim or "claimant") is required to first submit the necessary claim forms to their primary insurer, which may include a private insurance provider (i.e. employee benefit plan, etc.) or a provincial health care plan. A claim can then be submitted to the 4-H policy provider to consider any amount incurred in excess of the primary insurer limits.

Any 4-H staff, leaders/volunteers or youth travelling outside of their home province, to the United States, or internationally on 4-H business or to a 4-H program (e.g. Club to Club exchanges), should purchase a travel insurance policy to ensure they have adequate coverage while travelling. See section on Insurance While Travelling in this document and reach out to your provincial or national programs office for any clarification.

Examples:

- A youth trips while at 4-H camp, breaking a tooth and injuring their face. As a result of the accident, medical and dental expenses are incurred.
- A youth member slips and falls on the ice during a 4-H sanctioned curling event. As a result of the injuries sustained in the accident, physiotherapy is recommended.
- A community member is engaged as a volunteer cook at a 4-H camp. Due to an accident in the kitchen, they are badly burnt requiring transportation by ambulance and hospitalisation.

In the three examples above some compensation may be provided under the 4-H policy for the medical or dental expenses that result from these accidents. There are limits to coverage under this policy. To claim medical or dental expenses under this policy, the insured (person making the claim or "claimant", or their parent/guardian) is required to first submit the necessary claim forms to their primary insurer, which may include a private insurance provider (i.e. employee benefit plan, etc.) or a provincial health care plan. For any remaining expenses, the insured should contact their provincial 4-H organization to submit a claim to the 4-H policy provider to consider any amount incurred in excess of the primary insurer limits. See the section on Submitting an Insurance Claim.

- While attending camp, a leader/volunteer's filling falls out while they are sleeping. Dental expenses are incurred to replace the filling. Compensation is not claimable under this policy for these dental expenses as it was not an accident related to a 4-H activity.

Commercial Property Policy (First-Party Coverage)

The policy provides coverage for any physical property owned, leased, or rented by 4-H that has been communicated to the broker/insurer. Physical property includes, but is not limited to, buildings, equipment, contents, stock, machinery, watercraft, and camping equipment. Except for the national or provincial properties and high-value goods communicated to the broker/insurer, physical property is not

covered under this insurance. 4-H associations or clubs should reach out to their provincial organization to discuss insurance coverage options if they have significant stock, materials, or equipment, that is owned, rented, or leased by 4-H as this property is not covered by default under the provincial policy. BFL can support in this discussion.

In cases where 4-H Staff are working from home, the primary coverage is with the staff's personal Homeowner's/tenants Policy. If the staff does not have insurance, only the property listed under the 4-H property policy, and property that is owned, leased or rented by 4-H would be covered less the deductible. Any personal items/contents/belongings of the staff are not insured. It is highly recommended that anyone working from home hold valid homeowners or tenants' insurance.

Examples:

- A pipe ruptures in a commercial 4-H office. Damage and repairs would be covered under the commercial property policy.
- A leader/volunteer stores product (i.e. cookie dough) purchased for a fundraiser in their garage freezer. There is a power outage and the cookie dough spoils and must be discarded. The 4-H policy will not pay for the damaged items. Damage to physical property (i.e., the cookie dough in the garage) is the responsibility of the province, district, or club to which it belongs. **Reach out to your provincial organization to discuss the insurance options that may be available.**
- A youth brings an iPad to an overnight event, and it is accidentally stepped on. This could be covered through the family's personal insurance policy. **4-H insurance does not cover loss or damage to personal belongings.**
- A 4-H staff person is working from home as per a hybrid work context. They accidentally spill coffee on their 4-H owned laptop ruining the laptop. **It is highly recommended that anyone working from home hold valid homeowners or tenants' insurance as there is commonly a limit for work property and the deductible is usually lower than a commercial policy. The deductible on the laptop to replace under the 4-H property policy would be below or equal to the deductible.**
- A 4-H staff person is working from home as per a hybrid work context. There is a fire in their apartment building, resulting in their 4-H work equipment (laptop, screen and printer) being damaged. **It is highly recommended that anyone working from home hold valid homeowners or tenants' insurance as there is commonly a limit for work property and the deductible is usually lower than a commercial policy. The deductible on the laptop to replace under the 4-H property policy would be below or equal to the deductible.**

General Liability Policy (Third-Party Coverage)

A General Liability policy provides coverage against claims arising from third-party bodily injury or property damage for which 4-H may be legally liable (negligent or alleged negligent acts). This coverage may also be referred to as Third-Party Liability insurance.

4-H maintains a General Liability policy that insures 4-H sanctioned activities and operations. If a third party is injured or their property is damaged during a 4-H sanctioned activity, or as a result of 4-H operations, the General Liability policy will respond to third-party claims arising from the incident.

Subject to the policy deductible, if the total claim is less than the deductible, then the medical expenses or cost of repairs are not covered by insurance.

The policy also provides premises liability coverage for all premises owned/leased/occupied by 4-H. It refers to liability (bodily injury or property damage) arising from the ownership or occupation of premises. Premises liability does not cover damage to physical property.

Examples:

- While visiting a 4-H office, a vendor trips on the carpet and knocks over a glass shelf as they fall. They injure their ankle in the process. If a claim is brought against 4-H and it is determined that the injury was a result of negligence on the part of 4-H, the general liability policy will pay for injury-related expenses. The general liability policy will not pay to replace the broken glass shelf owned by the office.
- 4-H sets up a recruiting and fundraising table in a local mall. A shopper trips over a large box placed beside the table and injures their arm. If a claim is brought against 4-H and it is determined that the injury was a result of negligence on the part of 4-H, the general liability policy will pay for applicable legal defence and settlement costs.
- 4-H has a booth at a local fair for a membership drive. While the table is being carried to the booth, the corner of the table cracks the glass in the window of the arena. The general liability policy will provide coverage for damage to the third party's property (window). Subject to the policy deductible, if the total damage is less than the deductible, then the cost of repairs is not covered by insurance.
- A 4-H youth mistakenly leaves a faucet running at a third-party's premises (i.e. leader's home, community center, etc.) and water damage is discovered the next morning. The 4-H general liability policy will respond.
- A 4-H family with younger children (not members) is waiting at a 4-H meeting. While playing the younger siblings damage the third-party premises. There would be no coverage under the 4-H general liability policy. **Only elected officials, staff, leaders, volunteers, youth members, and guests invited to participate are covered by 4-H insurance.**
- A 4-H club is meeting at a leader/volunteer's farm. A 4-H youth is injured due to a hazard that is the responsibility of the property owner. For example, an exposed electrical cord or access to dangerous tools. The liability will fall to the farm owner's personal property policy for this claim. **Property owners are responsible for the maintenance of their property to ensure there is no potential for injury due to a lack of due diligence on their part.**
- While a 4-H youth is leading their animal to the ring at a local fair, the animal damages a parked car and a gate on the fairgrounds. The cost for damages would be the responsibility of the livestock owner and their livestock insurance policy. Even when participating in a 4-H sanctioned event the livestock owner is responsible for damage caused by their animal.

Directors' & Officers' Liability Policy (Third-Party Coverage)

A Directors' & Officers' Liability policy (D&O policy) provides coverage for past and current Board of Directors of the national and provincial 4-H organizations (elected officials), appointed officers (e.g. CEO)

for claims arising out of bankruptcy, insolvency, employment practices, or allegations of wrongful acts (an action, error or omission, and decision that may damage the rights of another). The impact of such allegations would place the financial standing of 4-H at risk due to the cost of defence. This policy protects 4-H from such financial impact.

It is important that decisions regarding employee hiring, volunteer appointments, suspensions or terminations, youth safety procedures, and organizational finances, be made by appointed officers, the Board of Directors, or under their direction.

Examples:

- 4-H is a not-for-profit organization. A claim is brought against the organization and its directors for mismanagement or improper allocation of assets. The D&O policy would respond to this type of claim.
- A claim is brought against youth of the club-level executive for mismanagement or improper allocation of assets. The D&O policy would not respond to this type of claim as the coverage only extents to officials at the national and provincial level.
- A youth is injured while at a 4-H event. A claim is brought against the organization, including its directors and officers, for compensation for the injury claiming 4-H is negligent. The D&O policy does not cover this type of claim. However, the general liability policy would provide coverage.
- D&O coverage may be extended to local councils. Please contact your provincial office form more information.

For complete details on the D&O Policy provincial organisations can refer to the D&O Policy Information provided to all provincial supervisors.

Abuse Policy (Third-Party Coverage)

The Abuse and Molestation policy held by the 4-H organization provides coverage for bodily and emotional injury resulting from actual or threatened abuse. Abuse is defined as sexual, physical, psychological or emotional abuse, molestation, or harassment, including corporal punishment. The policy provides legal defense and potential settlement costs, if an allegation or charge is made against 4-H due to the actions of an elected official, staff, leader, or volunteer. By having the policy in place, 4-H Canada's financial standing is protected as the risk is transferred to the Insurer.

Cyber Insurance

The Cyber Insurance Policy is highly recommended to all provincial 4-H organizations' and is a requirement of accreditation beginning in 2024. The following only applies to 4-H provincial organizations who have opted to purchase the Cyber, Data and Privacy Insurance Policy offered via BFL Canada. To know if your provincial 4-H organization has cyber security coverage, please contact your provincial 4-H organization.

Cyber insurance is designed to protect organizations' and employees from digital crime and threats. The coverage available to 4-H organizations' includes cyber security experts to help organisations respond to a cyber incident 24/7; cyber security awareness training for employees; financial protection and support

for cyber security breaches, threats or attacks, and liability protection for third-party claims against the organisation.

Examples:

- While working from a coffee shop, a 4-H employee's email account is accessed by a hacker. The hacker is able to access the employee's email addresses, sending an email to over 700 recipients with a link through which the hacker is looking to collect personal and financial information from the recipients. Cyber insurance will support 4-H organisations in containing the cyber incident and re-secure the network as needed, and cover costs related to: lost profits if the incident interrupts business operations; managing the organizational reputation following the attack, legal costs due to requirements to notify recipients, claims against the organization for breach of any privacy law with respect to protection of third-party data.
- A 4-H employee leaves their office computer unlocked in the office lunchroom with an employee performance review form accessible on the desktop. Another employee accesses the computer and sends the performance review out to the entire staff.
- A 4-H employee in the finance department receives an email request from an employee to update their bank information. The request is made via their personal email and includes a void cheque with new banking information. Four weeks later the employee calls the finance department to inquire why they have not received their pay via direct deposit foe the last two pay periods. It is discovered that their personal email had been hacked and the new banking information request was not a valid request.

Primary Automobile Insurance

As 4-H does not own any vehicles with respect to its operations, 4-H does not have an Automobile Insurance Policy.

Automobile insurance is provincially regulated; therefore, requirements vary by province. The registered owner of the vehicle is responsible for maintaining adequate automobile insurance. Any physical damage to the driver's vehicle, a third-party vehicle, or injury to persons resulting from its use during participation in, or travel to and from, a sanctioned activity is the responsibility of the vehicle owner.

The 4-H Transportation Policy establishes that:

1. Regular transportation to meetings and events is not part of a leader/volunteer's role and this is not considered 4-H organised transportation.
2. Parents and guardians are responsible for transporting youth to and from 4-H meetings and events. This is not covered by the 4-H insurance policy.
3. Families who arrange to carpool with other families do so at their own risk and should review their personal automobile insurance. This is not covered by the 4-H insurance policy.
4. In cases where transportation is being organised by 4-H (example travel to a summer camp, provincial exhibition, farm tour etc…), the transportation plan **must** be documented in an Activity Plan, approved by the provincial office, and shared with parents/guardians in advance. The Rule of Two applies in each vehicle.

Complete details on the 4-H Transportation Policy are available in the Youth Safety Policy Manual available here 4-h-canada.ca/youth-safety scroll to transportation policy.

Leaders, volunteers and parents who from time to time, use their vehicles for 4-H organized transportation must be aware of the following:

- **It is the responsibility of the vehicle owner to make sure there is adequate insurance and insurance limits in place.**
- **Before using a vehicle for transporting youth, it is highly recommended that the owner contact their personal insurance broker to make sure adequate insurance coverage is in place.**

Examples:

- While parking for a meeting, a leader/volunteer hits the fence on school property. The damage to the fence is $800. The 4-H policy will not respond on behalf of the leader/volunteer. Compensation for the damaged property is the responsibility of the leader/volunteer, and their their own automobile insurance policy will respond on their behalf.
- A trained leader/screened volunteer uses their car to drive their daughter and three other children to a meeting. They are involved in a car accident and there are injuries. Legal action is taken on behalf of the injured parties and a Statement of Claim is served to the trained leader/screened volunteer who owns the car. Coverage would fall under the trained leader/screened volunteer's automobile insurance policy. The 4-H policy will not respond on behalf of the volunteer as carpooling is a private arrangement.

Non-Owned Auto Policy

Non-owned automobile insurance provides liability protection when a 4-H elected official, staff, leader, volunteer, or older youth (that have been approved for a specific program), has to occasionally drive their personally owned vehicle for 4-H approved purposes. Non-owned automobile coverage is only triggered when the limits of the personal automobile policy and/or purchased rental policy are exhausted.

Example:

- 4-H has planned transportation to camp in private cars. This has been approved as part of the Activity Plan. Two leaders/volunteers are driving three youth to the 4-H camp. They are involved in a car accident that results in injury to the leader/volunteer that was driving their own vehicle. The leader's Automobile Policy will provide Accident Benefits as the primary coverage for injury and expenses. The 4-H Participant's Accident Policy and Non-owned Auto Policy will respond once the Accident Benefits from the Automobile Policy or the injured parties' personal benefits plan have been completely depleted. Coverage for vehicle damage would fall under the leader/volunteer's automobile insurance policy.

Short-Term Rental of Vehicles

The 4-H insurance policy provides coverage for the short-term (duration less than 30 days) rental of vehicles. Coverage is restricted to North America. The purpose of the rental must be for a sanctioned 4-H event and the contract for the vehicle rental must be in the name of 4-H for insurance to respond. The

vehicle rented cannot be valued above $50,000. Any portion of the travel excursion that is unrelated to the event is not covered by the 4-H policy. If a province, council, or individual rents a vehicle for an event (i.e. to transport members to and from an event), insurance does not have to be purchased through the rental car company, but is highly recommended. For details on the minimum age of the person renting the vehicle, please check with the rental company before making your transportation plans. In many cases, the rental company policy will stipulate that the driver must be at least 25 years old.

To obtain a certificate of insurance for short-term vehicle rentals, provincial organisations can refer to the 4-H Canada – Insurance Contact Information provided to all provincial supervisors.

Rental of Vehicles by Individuals

If an individual is required to rent a vehicle in their own name because the rental agency refuses to rent in the name of 4-H, the individual is advised to purchase the maximum third-party liability and physical damage to vehicle coverage. Please be advised that insurance coverage available on credit cards does not include liability insurance.

Example:

- A leader/volunteer continues to use the rental car for personal vacation; there is no coverage from the 4-H policy.

Insurance while Travelling

Any 4-H staff, leaders/volunteers or youth travelling outside of their home province, to the United States, or internationally on 4-H business or to a 4-H program (e.g. Club to Club exchanges), should purchase a travel insurance policy to ensure they have adequate coverage while travelling. Below are some important considerations when planning 4-H activities that include travel.

Travel Destination	Does Participant Accident Policy Apply?	Does the General Liability Policy Apply?	Does the Abuse Policy Apply?	Does the Short-term Rental Coverage Apply?	Important Consideration regarding Travel Insurance
Another Province in Canada	Yes	Yes	Yes	Yes	Medical or dental expenses under the Participant Accident Policy must be first submitted to the primary insurer, which may include a private insurance provider (i.e. employee benefit plan, etc.) or a provincial health care plan. A claim can then be submitted to the 4-H policy provider to consider any amount incurred in excess of the primary insurer limits.

					Check the provincial out-of-province health care coverage in the planning process. There are certain differences in health care coverage when travelling outside a home province. Quebec residents will likely be charged up front for any out-of-province medical services. **To ensure full coverage all staff, leaders, volunteers chaperones, and youth should be strongly encouraged to purchase out-of-province medical insurance or be prepared to pay directly for some services.** *
The United States	No	No	No	Yes	Provincial health insurance will not pay medical fees outside of Canada. US hospitals can be very expensive and may require immediate cash payment. **To ensure full coverage all staff, leaders, chaperones, and youth should be required to purchase medical insurance valid in the US for the duration of the trip or be prepared to pay directly for services.***
Internationally	No	No	No	No	Provincial health insurance will not pay medical fees outside of Canada. Foreign hospitals can be very expensive and may require immediate cash payment. **To ensure full coverage all staff, leaders, volunteers chaperones, and youth should be required to purchase medical insurance valid in the destination countries for the duration of the trip or be prepared to pay directly for services.***

*Details on travel insurance and what it should cover, can be found here: https://travel.gc.ca/travelling/documents/travel-insurance . 4-H Canada's insurance provider is not in a position to recommend travel insurance.

Staff, leaders, volunteers chaperones, and youth (via their parent/guardian) may have access to private group insurance (e.g., through their employer). Prior to purchasing travel insurance they should check to find out whether they have coverage through a private group plan and verify what and where it covers while travelling.

The registration process for events in other provinces or countries should information participants /parents/guardians about travel insurance considerations, and the details of participants' travel insurance policy should be collected and stored with the event medical information in the event of a medical incident.

Insurance Certificates

What is a Certificate of Insurance?

A certificate of insurance is a document provided in good faith demonstrating proof of insurance. Certificates identify that the policies and lines of insurance coverage are in place and in good standing. Details include the requirements requested by the third party, such as the name of the Insurer, effective and expiry dates of coverage, lines of insurance coverage, policy numbers, and the limits of coverage carried.

Providing a Certificate to a Third Party

4-H activities often take place on property/premises owned by third parties. For example:

- private premises (e.g. a leader/volunteer's home),
- public properties (local parks or community centres),
- property owned by other non-profit organizations (e.g. Lions Club or Agricultural Society premises),
- religious organizations (e.g. churches where club meetings take place), or
- commercially owned facilities (e.g. shopping malls, farm equipment dealership, feed store, or veterinary clinic).

When a third party provides their property/premises for 4-H use, they do not want to be held responsible for accidents or incidents that occur related to the activity. This concern is normally satisfied by 4-H providing the owner or operator with a certificate of insurance. **Provincial organizations will make requests to the 4-H insurance broker (BFL), who will in turn issue the certificates of insurance on behalf of the insurers for 4-H.**

Third-Party Contracts and Participant Waivers

In addition to requesting a certificate of insurance from 4-H, a property/premises owner or operator may request a signed contract. Contracts may include hold-harmless agreements, indemnity agreements, waivers, short-term leases, or temporary occupancy agreements that contain hold-harmless or indemnity clauses. These documents can contain clauses that affect the 4-H insurance policy and 4-H's legal position in the event of a claim.

- Individual staff and leaders/volunteers **do not** have the authority to sign contracts on behalf of 4-H. Only an officer of the organization (senior staff at the national or provincial 4-H office) has the authority to review and sign off on such contracts. Please submit any contracts with the Activity Plan at https://4h-canada.i-sight.com/portal
- Individual staff and leaders **do not** have the authority to sign waivers on behalf of participants. They must be signed by a parent or legal guardian. Please attach a copy of the blank waiver when sharing the Activity Plan with members and parents.

Requesting a Certificate from a Third Party

4-H is concerned about accidents or incidents that may be the responsibility of the property/premises owner or the service operator. For example, an equipment failure, unsafe premises, or third-party staff

acting in a negligent manner resulting in injury to a 4-H participant. It is highly recommended that a certificate of insurance be requested from service providers and facilities where 4-H activities are held. The following are some examples for reference:

- A bus company hired to transport members to camp;
- A caterer providing services for a function;
- A local arena where a skate-a-thon will be held;
- A truck driver donating his vehicle for a Santa Claus parade *(see Primary Automobile Insurance Section);*
- A fair or exhibition grounds where 4-H members will be showing or competing;
- Any activities for recreation run by a third party.

Provincial organizations will review submitted Activity Plans, consult with BFL as required, and give direction to the organizers on providing or requesting proof of insurance to third parties. Activity Plans can be submitted at https://4h-canada.i-sight.com/portal

Document Store and Retention

4-H provincial organisations should store and retain documents according to their provincial Information Management Procedures.

Incident Reporting

Staff and leaders must document all incidents, whether minor or serious, that occur during a 4-H sanctioned activity. The purpose of the Incident Report is to ensure 4-H Canada has details of the incident should questions arise, and to ensure measures are taken to prevent future incidents.

Immediate completion of an Incident Form provides details that are fresh in your mind at the time of the incident. Facts and details could be missed if not completed promptly. It is a tool to protect and support youth, staff, leaders, and the organization. A paper copy of a blank incident report should be on-hand during any 4-H activities for ease of use and note-taking before entering the incident details into the online form https://4h-canada.i-sight.com/portal

Incident reports are automatically sent to your provincial 4-H organization and they will provide support and direction in making an insurance claim.

Remember:

Complete an Incident Report, even if it seems minor. The third-party may decide to report on the incident at a later date, and if the initial incident was not reported, coverage may be denied. It is imperative that you put your insurer on notice of all potential claims.

Incident reports should state the fact of what was observed, without assigning fault. By admitting fault, it may put the insurance carrier in a poor legal position and they may refuse to provide coverage.

For additional reporting information, please refer to:

- Appendix A: When to Report Incidents for 4-H in Canada

- Appendix B: Steps for Incident Reporting for 4-H in Canada
- Appendix C: Steps for Reporting Child Abuse for 4-H in Canada

Submitting an Insurance Claim

Leaders/volunteers are not responsible for submitting insurance claims. The Incident Report will trigger the provincial organisation or 4-H Canada respectively to connect with the insurance provider and the "claimant", or their parent/guardian regarding any expenses in excess of the primary insurer limits.

As per Appendix B: Steps for Incident Reporting for 4-H in Canada connecting with the insurance provider is a responsibility of provincial organisations when the incident occurs during an activity sanctioned by the provincial organisation (club events, provincial camps, regional shows etc…). 4-H Canada is responsible for connecting with the insurance provider when the incident occurs during an activity sanctioned by 4-H Canada (Members Forum, Citizenship Congress, Leadership Summit, Internships etc..).

For complete details on submitting an insurance claim provincial organisations can refer to the 4-H Canada – Insurance Contact Information provided to all provincial supervisors.

Frequently Asked Questions

New ~~Members~~ Youth and Guests

Q: If a new youth joins part-way through the year, are they covered by our policy from the time they attend their first meeting?

A: Yes. The policy will cover a new member from the time they are enrolled in the 4-H program, regardless of when they join. Remember, provincial health care plans, employee health benefits, and private health coverage are the primary source of coverage for any injuries.

Q: Are non- 4-H youth who attend a bring-a-friend event, or a community day camp, covered by insurance?

A: Guests who are invited to participate in 4-H sanctioned activities and are of the appropriate program age, are covered by 4-H insurance. Be sure to include all guest youth in your programming supervision ratios and keep a record of their attendance at the event.

Q: Are family members invited to participate in a Family Fun Night or invited to an achievement banquet covered by insurance?

A: Guests children, and adults, who are invited to participate in 4-H sanctioned activities or events, are covered by 4-H insurance. Be sure to include all guest youth that will be participating in your programming supervision ratios if parents will not be staying.

At regular 4-H meetings, leaders/volunteers are to be focused on working with the youth only. The safety and supervision of siblings or friends is the sole responsibility of parents. 4-H insurance does not cover siblings or other bystanders.

Q: At a 4-H club judging and achievement event a spectator is injured. Would the spectator be covered by insurance?

A: As with any injury, provincial health care plans, employee health benefits, and private health benefits are the primary source of coverage for any expenses. 4-H has third-party liability insurance that will respond if the injured party makes a claim against 4-H. The 4-H insurer will work alongside 4-H to investigate the facts of the incident and determine the appropriate defence or settlement. The incident must fall within 4-H operations governed by our policies and procedures to trigger a claim. Depending on the circumstances of the incident there may also be claims against the property or livestock owner.

Last-Minute Changes

Q: A parent is asked to jump in and assist with setting up a display at a meeting. The parent is injured when they fall from a step ladder. Would insurance extend to this parent?

A: Yes, you've invited the parent to participate in the program by assisting with the set-up of the display. If medical expenses were incurred, some compensation may be provided under the 4-H policy for the medical expenses that result from this accident after personal and provincial health benefits have been exhausted. There are limits to coverage under this policy. Please contact your provincial organization for more information.

Q: A last-minute opportunity would allow your club to participate in an overnight program this weekend. As the provincial office is closed, there is no time to get approval for an activity plan. Can we proceed with the overnight program?

A: No, 4-H only extends insurance to sanctioned events. As this is an overnight event, an approved activity plan is mandatory. Leaders/volunteers risk personal liability and suspension or termination from 4-H if they proceed with programs and events that are not in compliance with all policies and procedures, including activity plans.

Having a last-minute club meeting where appropriate supervision and other youth safety practices are in place, would be ok as long as there is no 4-H planned overnight accommodations, transportation, high-risk activities, or a required waiver from a third party. Those types of events always require an Activity Plan.

Hosting Meetings

Q: I am a leader/volunteer, and our club and project meetings take place in my home and my barn. Am I required to purchase additional insurance?

A: The 4-H policies provide coverage for meetings taking place in a variety of locations, including private property.

If a person attending a meeting is injured while on your premises, the Participant Accident policy would respond to medical expenses after private insurance has been exhausted. The General Liability policy will respond on behalf of 4-H in the event that a lawsuit should arise. You are your own legal entity and, as such, may be named on a suit separately as a property owner. It is recommended that you check with your personal insurance broker to ensure that sufficient coverage is in place under your homeowner's policy.

The 4-H policy would not provide coverage for damage to your home or property unless 4-H was found to be negligent.

Q: Throughout the year our club will visit other local farms and businesses for tours and meetings. What happens if a youth is injured at one of these properties?

A: Similar to when a 4-H leader is hosting meetings on their property, the Participant Accident and General Liability policies provide coverage for meetings taking place at other farms or businesses. See the answer above for more detail.

Hosting Events

Q: We are hosting an adult-only leader appreciation and fundraising event at a rented community hall. Can alcohol be served as part of a sanctioned 4-H event? Is any additional insurance required?

A: There is no alcohol limitation under the 4-H insurance, but you must acquire all local liquor licence permits and servers as required by the venue.

Q: A leader plans to host a horse show as a 4-H fundraiser, open to 4-H and non-4-H members. Would the 4-H insurance cover the property being used if it is a 4-H fundraiser event?

A: 4-H maintains a General Liability policy that insures 4-H sanctioned activities and operations. If a third party is injured or their property is damaged during a 4-H sanctioned activity, or as a result of 4-H operations, the General Liability policy will respond to third-party claims arising from the incident. Subject to the policy deductible, if the total claim is less than the deductible, then the medical expenses or cost of repairs are not covered by insurance. If the damage or injury is cause by an animal the animal owner and their insurance would be responsible.

Transportation

Q: A local producer has volunteered to transport the club member's livestock to the provincial show in their trailer. Are the animals or trailer covered by the 4-H insurance policy if there is an accident?

A: No, livestock is insured with the livestock owner's insurance policy. Coverage for any vehicle or trailer damage would fall under the owner's automobile insurance policy.

Q: A 4-H leader is driving their personal truck and trailer in a parade. The 4-H club has submitted an activity plan to outline safety precautions for the 4-H leaders and youth to ride on the trailer. Is there insurance coverage if a youth member falls from the trailer and injures their arm?

A: 4-H has planned this activity and implemented safety precautions. The leader/volunteer's Automobile Policy will provide Accident Benefits as the primary coverage for injury and expenses. The 4-H Participant's Accident Policy and Non-owned Auto Policy will respond once the Accident Benefits from the Automobile Policy and the injured parties' personal benefits plan have been completely depleted. Coverage for any vehicle damage would fall under the leader/volunteer's automobile insurance policy.

Q: A local non-profit organization has been kind enough to loan our club a van for an outing. Is this vehicle covered by the 4-H policy?

A: No, the vehicle is not covered by the 4-H policy. When any vehicle is borrowed from a group (such as Kiwanis or Lions), 4-H must request a certificate of insurance from the owner of the vehicle. Liability for injury to the passengers, third-party property, or damage to the vehicle itself, is the responsibility of the owner of the vehicle.

Q: When completing errands on behalf of my 4-H club, does 4-H insurance cover minor car accidents such as broken taillights and scratches to the paint?

A: No. Any damage sustained to an automobile should be reported to the vehicle owner's own insurance company for consideration. It will be up to the owner's insurance company to determine the acceptability of the claim.

Q: Does 4-H encourage leaders/volunteers to drive youth in their own cars or to arrange for carpooling?

A: Please review the following from the Transportation Policy:

Transportation is not part of a leader's role. Parents and guardians are responsible for transporting youth to and from 4-H meetings and events, and for ensuring two (2) trained leaders or screened volunteers are present before departing.

Personal travel **is not** considered part of the 4-H program. Families who wish to arrange to carpool with other families do so at their own risk and should review their personal automobile insurance.

Travel as a club to a sanctioned event **is** considered part of the 4-H program and is insured if the commercial transportation or carpooling is documented in an Activity Plan, is reviewed by the provincial office, and is shared with parents in advance. The Rule of Two applies in each vehicle.

4-H staff, leaders, and volunteers who use their own vehicles to drive youth for a planned event must complete an Activity Plan and should check with their insurance broker about using their vehicle in this way and ensure that they have adequate liability insurance. Insurance for the operation of the vehicle, including injury to its passengers, is the responsibility of the vehicle owner. 4-H does not provide automobile insurance.

Q: 4-H staff are renting a vehicle for three days to use during a 4-H event. Do I need to purchase insurance from the car rental agency or am I covered under the 4-H policy?

A: First, complete an Activity Plan and get provincial approval for the use of a rental vehicle for a 4-H event. The 4-H insurance policy provides coverage for the short-term rental of vehicles. The provincial organization will provide direction for putting the rental contract in the name of 4-H. Any portion of the travel excursion that is unrelated to the event, for instance, if the staff continues for a personal vacation, **will not be** covered by the 4-H policy.

Q: A 4-H Club is planning a sleigh ride as part of a holiday activity. Does the 4-H insurance cover an accident involving the 4-H members?

Yes. The 4-H Participant's Accident Policy will respond once the benefits from the injured parties' personal benefits plan have been completely depleted. Coverage for the driver, injury to the animals or sleigh would fall under the owner's insurance policy.

Materials and Property

Q: Is 4-H equipment that is stored in rented premises or leader/volunteer's homes covered by the 4-H policy?

A: No. Please check with your provincial office. Camping gear, food trucks, riding gear, tools, watercraft, or other equipment that is the property of 4-H should be covered by a policy arranged and purchased by the province, association, or club that owns the equipment.

Q: I store fundraising items with significant value in my garage and basement. Does the policy cover any damage to these items while in my care?

A: No. It is the responsibility of the province, association, or club to arrange and purchase property coverage. Reach out to your provincial organization to discuss options for insuring high-value property owned by 4-H.

Animals

Q: Does the 4-H Insurance policy include livestock insurance to cover project animals?

A: No. 4-H Insurance does not include project animals**.** Insurance coverage for animal liability, injury, or death is the animal owner's responsibility. 4-H provincial organisations may chose to require club youth to have livestock insurance. This is a provincial organisational decision. For information about livestock insurance options that club youth can purchase, provincial organisations can contact BFL.

Q: At an event (show, clinic, rodeo etc..) hosted by a 4-H Club a 4-H member's animal causes physical damage to a stall, injuring itself and a 4-H volunteer at the event. Does the 4-H Insurance policy cover the property damage, the injury to the animal and the injury to the volunteer?

- Property Damage by an Animal: No, the cost for damages would be the responsibility of the livestock owner and their livestock insurance policy.
- Injury to an Animal: No, the cost related to injury to the animal would be the responsibility of the livestock owner and their livestock insurance policy.
- Injury to a person by an animal:
    - Yes, if the injured person is a 4-H youth, leader, volunteer, or staff person the Participant Accident policy would respond to medical or dental expenses after private insurance has been exhausted.
    - No, if the injured person is a by-stander the Participant Accident policy would not respond to medical or dental expenses.

First Aid

Q: As a leader/volunteer, I'm concerned about providing first aid or assisting youth with their medication at camp.

A: The best step in mitigating risk is to be familiar with 4-H Youth Safety procedures for administering first aid, handling medications, and reporting any incidents. Refer to the policies and procedures from your provincial organization.

In an emergency situation where you have to provide medical assistance to a youth (i.e. having an allergic reaction or an asthma attack), the 4-H insurance would defend you provided your actions are those of a "reasonable person" (i.e assisting in the use of an EpiPen or inhaler). For leaders or first aiders with advanced medical training, it is only reasonable to act within your scope of practice.

If a youth requires routine medication while attending a program (i.e. ADHD medication, finishing antibiotics), the medication and dosage instructions must be documented and guardians must sign a release waiver. All medications must be self-administered by the participant, however, leaders/volunteers or first aiders can assist with opening medication containers, ensuring medications are taken on time, etc. Having a signed release waiver can hold the leaders/volunteers and 4-H harmless if any claims are brought against 4-H.

High-Risk Activities

Q: What is considered a high-risk activity that requires an Activity Plan and notification to the insurer?

A: For specific instructions on when and how to submit an Activity Plan, please see the Activity Planning Guide. Remember you always need an Activity Plan for any events that include 4-H organized transportation or accommodations, a high-risk activity, or services from a third party that require a participant waiver.

The provincial organization will review submitted Activity Plans, consult with BFL as required, and give direction to the organizers on providing or requesting proof of insurance to third parties.

High-risk activities can be understood as: an activity which poses a risk of harm, illness, or injury.

In the 4-H context, we strive to ensure safe, fun and inclusive programming. High-risk activities are not excluded but they do require approval from the provincial organisation via an Activity Plan. This process ensures that the risk factors have been identified, the safety and security procedures are in planned and documented, and that the necessary insurance coverage is in place. This also protects the event organisers who risk personal liability and termination of their appointment as a 4-H leader or staff if a program or event is not in compliance with all 4-H policies and procedures.

Please note that any activities involving the following are excluded from 4-H insurance coverage and are not permitted as part of 4-H programs in Canada:

- trampolines.

Use the table below to determine if the activity you are planning with 4-H youth members is designated high-risk and requires an activity plan:

Elements present in the activity	High-Risk - Activity Plan Required	High-Risk Mitigated – No Activity Plan Required
Activity is the **main club activity** and youth receive safety and security training as part of the club (Woodsman Club, Archery Club, Hiking Club, Cooking Club, Ice Fishing Club, Curling Club, Rodeo Club, Tractor Club etc…)		✓
Activity includes **heights** and is not a regular club activity (Examples: wilderness excursions, rock climbing, high ropes, canopy walks etc…)	✓	
Activity includes **high speeds** and is not a regular club activity (Examples: downhill skiing, mountain biking, rodeo, etc…)	✓	
Activity includes **specialized tools/equipment** and is not a regular club activity (Examples: wood working, paintball, woodsman activities, archery, farm equipment, canning, science experiments with chemicals etc…)	✓	

Activity includes **water or ice** and is not a regular club activity (Example: swimming, kayaking, scuba diving, curling, ice fishing, skating etc…)	✓	
Activity includes **"rough and tumble"** activities and is not a regular club activity (Example: tug-of-war, martial arts, wrestling, fencing etc…)	✓	
Activity includes the chance of **getting lost or exposure to extreme heat or cold** temperatures and is not a regular club activity (Example: hiking, cross-country skiing, tobogganing, orienteering, ice fishing etc…)	✓	
Activity includes **contact with animals** and is not a regular club activity (Example: rodeo, horseback riding, farm visits, animal walking, yoga with animals etc…)	✓	
Activity includes **fire** and is not a regular club activity (Example: camping, cooking, grilling, science experiments with fire/heat etc…)	✓	

Q: Can I sign a participant waiver for an event a group is attending?

A: Staff and leaders/volunteers cannot sign a waiver on behalf of the organization or the participants in a program. Waivers are intended to protect the property/premises owner or operator from claims that may arise out of their association with 4-H. These documents can contain clauses that affect the 4-H insurance policy and 4-H's legal position in the event of a claim.

- Individual staff and leaders/volunteers **do not** have the authority to sign contracts on behalf of 4-H. Only an officer of the organization (senior staff at the national or provincial 4-H office) has the authority to review and sign off on such contracts. Please submit any contracts with the Activity Plan at https://4h-canada.i-sight.com/portal
- Individual staff and leaders **do not** have the authority to sign waivers on behalf of participants. They must be signed by a parent or legal guardian. Please attach a copy of the blank waiver when sharing the Activity Plan.

Appendix A: When to Report Incidents for 4-H in Canada

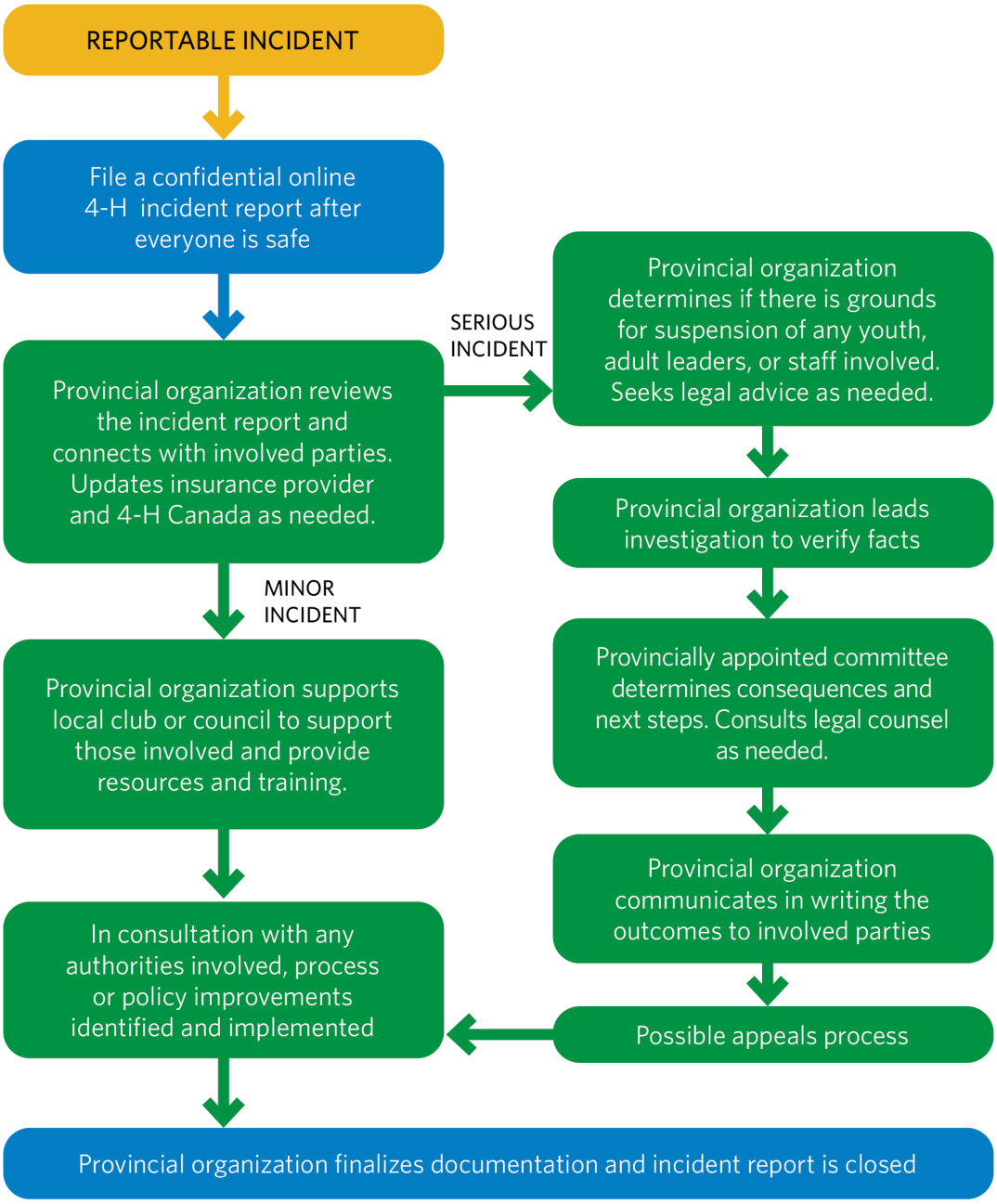
Use the below table to determine when an Incident Report is required.

Issue	Incident Report Required	
Observe, know, or suspect **child abuse or a child is in harm's way**.	**Always notify authorities first.** Then complete an incident report if 4-H leaders or youth are involved.	
Misconduct related to: • mishandling of finances, • breaking federal or provincial law, • using drugs or alcohol at a 4-H youth event.	Always. Refer to **4-H in Canada Youth Safety policy manual:** • Misconduct Policy	
Failure to uphold policy: • breach of confidential personal, health, or financial information • youth or adult is excluded from participating • failure to implement youth supervision practices (i.e. Rule of Two)	Always. Refer to **4-H in Canada Youth Safety policy manual:** • Safety Assessment and Management Policy • Inclusion Policy • Supervision Policy	
Risk to 4-H reputation and image.	Always.	
Issue	**Address Locally**	**Incident Report Required**
Concerning actions, such as • disrespectful speech, action, or behaviour • unsportsmanlike conduct • not providing appropriate animal care	If able to address the issue at club or event with quick resolution or corrective coaching.	If this is a repeated issue or behaviour raises safety concerns.
Accident or illness involving any participants.	If very basic first aid treatment provided. A note on treatment is given to parents.	If there is an illness, injury, mental health concern, or if a vehicle is involved.
Property damage.	If it is easily repaired.	If it is unexpected, may involve insurance.
Issue	**Alternative Resolution Process**	
Interpersonal conflict between youth or adults.	If conflict or grievance is related to misconduct, use the table above to determine if an incident report is required. Otherwise try to resolve at club or event first. Provincial conflict and grievance protocols offer tips and next steps if further support is needed. If this does not resolve the	
Grievance about a 4-H project or program decision.		

	conflict or grievance, reach out to the Provincial office for support.

Appendix B: Steps for Incident Reporting for 4-H in Canada

Leaders, volunteers and staff have a responsibility to document concerns. Reports may also be submitted by concerned youth, parents, or the public.



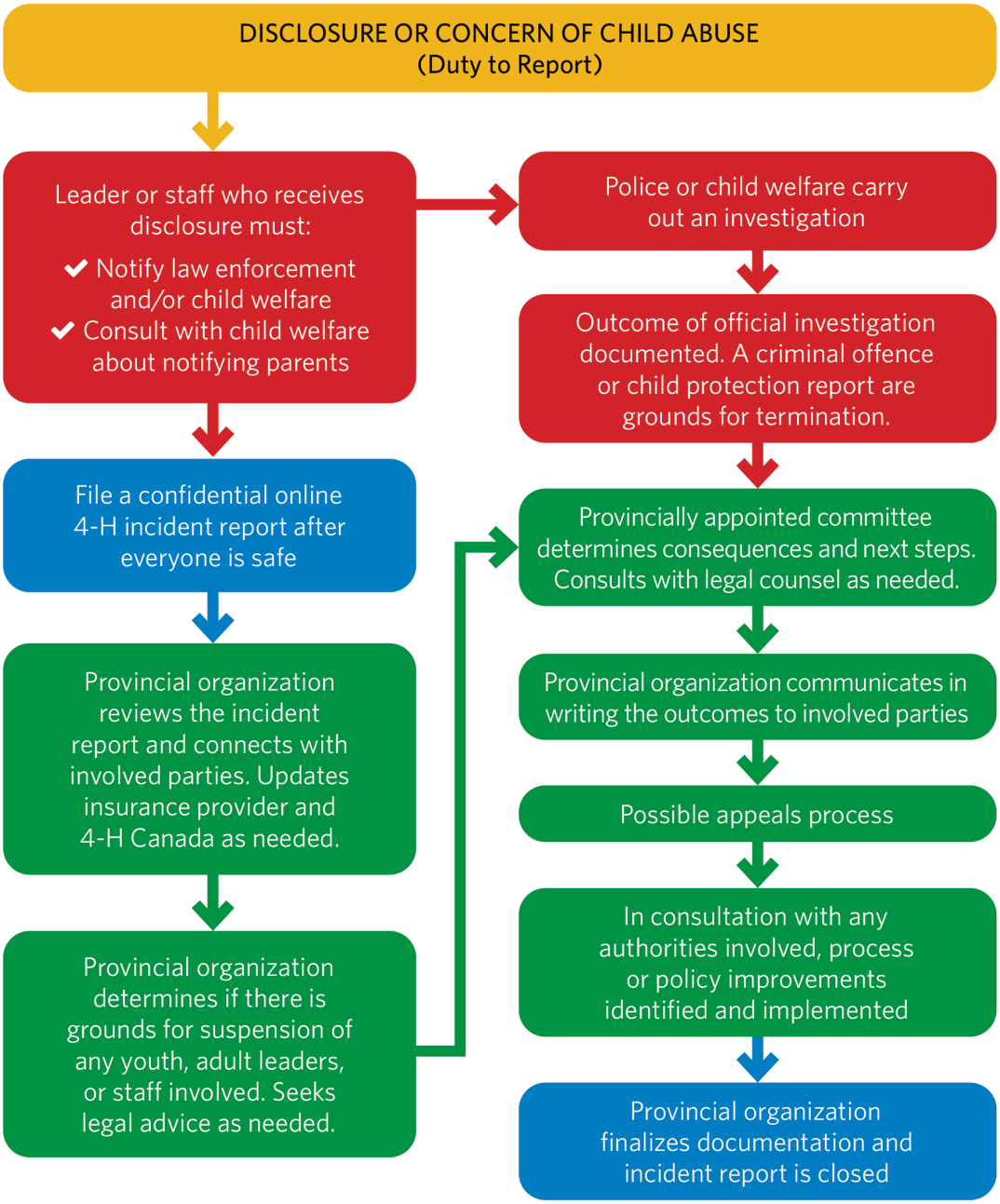
LEGEND

- Reportable Incident
- Documentation of Report
- Actions by Provincial 4-H Organization

Appendix C: Steps for Reporting Child Abuse for 4-H in Canada

The safety of all children must always be ensured in the process of reporting abuse.

4-H Canada guidelines are based on the best practices developed by the Canadian Centre for Child Protection.



LEGEND

- Reportable Incident
- Documentation of Report
- Actions by Provincial 4-H Organization
- Actions by Authorities