Volunteer Accident Insurance

Workers comp & employment - coverage overview, limitations and how to get a quote



OVERVIEW

Volunteers are usually not covered by workers comp, so a nonprofit, church or school needs accident coverage if one gets hurt.

WHAT'S COVERED

Accident medical
Medical bills for injured volunteers.

Excess medical
Pays after the volunteer's own health plan.

Accidental death
Benefit for a volunteer's beneficiaries.

Dismemberment
Scheduled benefits for loss of limb or sight.

Dental injury
Dental care from an accident while volunteering.

Good to know
Excess plans that pay after the volunteer’s own health insurance cost much less, and many policies are priced per volunteer per year.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 30+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Illness
- × Injuries outside sponsored activities
- × High-risk activities such as construction or contact sports unless scheduled

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of volunteers and hours
- List of volunteer activities
- Ages of volunteers
- Desired medical limit

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/volunteer-accident/

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