



Summary of Insurance Coverage for Volunteers

The term volunteer is defined as an individual performing a task at the request and under the authority and direction of district staff.

1. General Liability Insurance

Volunteers are covered by the district's Comprehensive General Liability insurance provided the volunteer is acting within the scope of his/her authority with the exceptions as defined in the Code of Iowa, Chapter 670.2. This coverage includes the district's Base Liability policy and the Excess Umbrella Liability policy.

Volunteers are covered by this policy while performing any assigned volunteer duties within the scope of their volunteer employment for the district, such as student/classroom assistance, clerical work, supervisory duties during field trips and other similar, authorized duties. The same coverage applies to all employees of the district.

2. Motor Vehicle Insurance

When the volunteer is driving a school-owned vehicle, the driver is covered by the district Motor Vehicle insurance and the Excess Umbrella Liability insurance policy. Volunteers may only be allowed to drive a school district owned vehicle upon approval in writing from the district's vehicle insurance agent. Request for approval can be obtained through the Manager of Transportation.

When the volunteer is driving his/her own or family-owned vehicle for purposes such as a field trip, the volunteer is provided primary liability coverage under the district's auto liability insurance provided the volunteer is acting within the scope of his/her delegated duties and authority. This coverage does not extend to damage to the volunteer's vehicle or loss of personal property of the volunteer driver. This means that district insurance covers: 1) bodily injury to others; 2) damage to personal property of others. Damage to volunteer driver's vehicle is covered by the volunteer's insurance. Bodily injury to the volunteer is covered under the district's Workers' Compensation insurance. This same coverage applies to all employees of the district.

Certain organizations whose volunteers work to benefit various school programs are not covered by district insurance. While closely related to the district, they are not a part of the district itself. Organizations with one or more of the following characteristics potentially may not be covered by district insurance: those that 1) are incorporated; 2) have a federal ID number; 3) elect or appoint their own officers/directors; 4) have their own bank account.

Further questions concerning the district's insurance coverage should be directed to the district's Business Office located at 346 Second Avenue, S.W., Cedar Rapids, Iowa.

Approved: 10-12-87
Reviewed: 06-12-89
Revised: 06-26-89
Reviewed: 11-09-92
06-09-97
Revised: 01-11-99
05-12-03
07-24-06