

## WDM Volunteer Insurance Coverage Discussion

July 17, 2024

### 1. **When are volunteers covered by WDM insurance?**

Volunteers are included in WDM insurance coverage when they are performing Museum-directed work and following Museum rules and procedures.

#### **Important notes and caveats:**

- Individuals are **not** covered when doing an endeavour of their own or on behalf of another organization.
- When individuals do not have explicit authorization to do work or are doing work when not scheduled to do so, it may become a more grey area and coverage is **not** guaranteed.
- If rules and procedures are not being followed when an incident occurs, there is an increased risk of something happening and increased risk of larger liability suit. While insurance will still protect WDM and the Volunteer, judgements may be punitive in nature when procedures are ignored.
- OHS fines are **never** covered by any insurance.

### 2. **WDM volunteers are covered by two insurance policies:**

#### **Commercial General Liability**

- **Covers:** Museum operations for lawsuits for damages to a third party filed against the WDM, staff, and volunteers.
  - For volunteers, this essentially means that if they are involved in an accident or mishap while performing duties as directed by the WDM and a lawsuit is brought against the WDM and related parties, the
- **Triggered by:** A lawsuit or written demand for damages.
- **Coverage:** \$10 million
- **Age restrictions:** None
- **Does not cover:** Actions undertaken by individuals acting on behalf of other groups, clubs, or organizations while in WDM spaces. It is advised that these groups consider carrying their own insurance.

#### **Accidental Death and Dismemberment (ADD) Policy for Volunteers**

- **Covers:** In the event of a volunteer injury or death while a volunteer is performing duties as directed by the WDM, this policy provides some support for the volunteer victim or their estate. It is a very basic, limited insurance policy that is **not** meant to be a medical or disability plan.
- **Triggered by:** A volunteer injury or death while 'on duty' and performing actions on behalf of the WDM.
- **Coverage:** \$50,000. Pays out as reimbursement.
- **Age restrictions:** Only available to volunteers ages 70 & under.  
(Note: This is a standard practice for this type of insurance.)

- **Does *not* cover:** Illness, medical conditions, and injuries or death not resulting from actions undertaken as directed by the WDM. Volunteers over the age of 70.

### 3. Examples and scenarios:

- If an 80-year-old volunteer is authorized to drive a WDM forklift and they lose control and crash into the side of a WDM building:
  - The WDM can make a claim under our Commercial Property insurance to repair the building.
  - If the 80-year-old is hurt in the process, the WDM cannot make a claim under our ADD insurance because of their age.
  - If another volunteer, 60 years old, is hurt in the incident, the WDM is able to make a claim under our ADD insurance.
- If a blacksmith accidentally hit a visitor's hand with a hammer and the visitor chose to file a lawsuit against the WDM and the volunteer, the volunteer would be included in the WDM's Commercial General Liability coverage.