



Statement From Auburn University Risk Management Office on Insurance Coverage and Volunteers

*Auburn University's general liability policies provide coverage for "uncompensated volunteer workers" acting within the scope of their responsibilities for **Auburn University**. Based on prior information provided by Alabama Cooperative Extension System, volunteers working with the Alabama 4-H Program are volunteers of ACES and thus AU. This determination was reached based on the fact that volunteers are solicited, selected, trained and supervised by ACES employees.*

*However, please keep in mind this provides liability coverage for the **actions** of the volunteer. It does **not** provide coverage to a volunteer as a property owner. For example; a volunteer allows a 4-H group to use his garage to work on a project and a 4-H participant is injured because the owner left some wiring exposed, the AU policy would not provide premises coverage to the owner.*

*Something else to consider is that volunteer's using their personally owned vehicles for ACES business are covered by AU's automobile liability **only** on an excess basis. In other words, the volunteer's automobile liability is primary, with the AU policy responding only on an excess basis. AU provides no physical damage to personally owned automobiles.*