

Special Olympics Virginia Insurance and Risk Management Summary for Volunteers

General Liability Coverage

The general liability coverage protects insured Special Olympics organizations, athletes and registered volunteers from third-party claims of bodily injury, property damage and personal and advertising injury due to alleged negligence arising from the conduct of a Special Olympics activity by Special Olympics. Under the policy, the insurer has a “duty to defend” until such time as legal liability has been established, and therefore, defense costs associated with the aforementioned general liability claims are paid regardless of legal liability.

In addition, the general liability policy has been endorsed to provide coverage for losses resulting from damage to property in the care, custody or control of Special Olympics, excluding watercraft, aircraft, autos and Special Olympics owned property. The loss must occur during a Special Olympics conducted/sponsored event and Special Olympics must be found legally liable for the loss. The limit of liability is \$100,000 subject to a \$2,500 deductible per claim.

Athletes

- Participants are not considered registered athletes in the program and covered by insurance until they submit valid release and participation forms.
- Athletes are covered by SOVA’s general liability policy.
- Athletes are covered by SOVA’s secondary accident medical policy. This policy does not cover illnesses and only responds when injuries resulting from an accident occur during a Special Olympics event or during travel to and from the event. Injuries that occur due to an accident where epilepsy or a seizure may be a contributing factor are covered. Athletes must file claims with their personal medical insurance company before filing a claim with SOVA’s accident insurance policy. Coverage limits range from \$1,250 - \$5,000.

Volunteers

- Individuals are not considered registered volunteers until they complete a Class A or Class B Volunteer Registration Form and meet all eligibility requirements to be accepted as a SOVA volunteer.
- Volunteers are covered by SOVA’s general liability policy.
- Volunteers are covered by SOVA’s secondary accident medical policy. This policy does not cover illnesses and only responds when injuries resulting from an accident occur during a Special Olympics event or during travel to and from the event. Injuries that occur due to an accident where epilepsy or a seizure may be a contributing factor are covered. Volunteers must file claims with their personal medical insurance company before filing a claim with SOVA’s accident insurance policy. Coverage limits range from \$1,250 - \$5,000.
- State registered medical/health professionals, other than doctors, acting in the capacity of a SOVA registered volunteer are covered by SOVA’s insurance for medical malpractice claims for medical services rendered at Special Olympics events. Commercial medical service firms volunteering the services of their paid employees are not covered.
- Medical malpractice coverage for Healthy Athletes physicians is provided under a separate policy.

Coaches

- Coaches should have an emergency response plan in the case of a serious injury. Things to consider are the site address, who will call 911, who will supervise the non-injured athletes, who will assist the injured person(s), who will meet the ambulance, who will accompany the athlete/volunteer to the hospital and who will call the parents or emergency contact of the injured person.
- All facility problems should be put in writing and given to the facility supervisor. Ask for repairs if necessary.

Contracts

- Volunteers cannot sign contracts on behalf of Special Olympics Virginia. All contracts must be forwarded to SOVA staff to be reviewed and executed.

Situations Requiring Special Insurance Coverage

Some activities have special provisions in order for Special Olympics' insurance to cover. Call a SOVA staff member for additional information.

- Special Events - Year-round fundraising activities are considered special events. An example is bingo.
- Liquor Liability – If alcohol is being served/sold at an event, contact a SOVA staff member to determine if liquor liability coverage is needed.
- Fireworks – The entity providing the fireworks must light the fireworks. The company should add SOVA as an additional insured.
- Rock Walls and Inflatables – These items must be setup and operated by the supplier. SOVA must be added as an additional insured to the company's policy.
- Construction – We have no coverage for constructing buildings or putting together bleachers.
- Abuse/Molestation – The abuser is not covered by our insurance, but SOVA is covered. If a second occurrence happens and we know that the first act occurred, SOVA is not covered by American Specialty. If we have no knowledge of the first occurrence SOVA would be covered.

Vehicles

- SOVA provides secondary liability coverage when Class A Volunteers drive rented, borrowed or personal autos on behalf of Special Olympics. However, there is no secondary coverage for uninsured/underinsured motorists when driving personal vehicles.
- Coverage is provided for physical damage claims when driving “commercially rented” vehicles on behalf of SOVA. Vehicles must be rented from a company whose primary commercial purpose is renting vehicles for profit (Enterprise, Avis, Autorent, etc.). There is a \$1,000 deductible.
- Write “Special Olympics” on all rental car agreements when the vehicle will be used solely for SOVA purposes and is driven by a Class A Volunteer.
- When using golf carts or gators, make sure volunteers are trained in their use and limit who can use these vehicles.

Fundraising

- General liability coverage does not apply to fundraising participants. For example, the runners in a 5K run are not covered by SOVA's insurance. However, the volunteers handing out water are covered.
- The exception is Law Enforcement Torch Run volunteers who are running a leg of the torch run.
- Best Practice documents that detail how reduce SOVA's liability exist for Tip-A-Cop, Car Show, Golf Ball Drop, Truck Convoy, Poker Run, Run/Walk, Golf Cart Use, Fire Truck Pull, Billboard Sit, Polar Bear Plunge, Car Wash, Food Preparation and Dunk Tanks.