

# **Volunteer Coverages & Claims Reporting**

## **Excess Accidental Bodily Injury to the Volunteer**

Excess Accident Medical coverage applies while the volunteer is traveling directly to and from, and while participating in, volunteer assignments.

When a claim is reported to CIMA, CIMA uploads the claims to Preferred Care, Inc., the third party administrator for the claims, for review and processing. If the organization has sent in all the paperwork required to process the claim, the volunteer can expect payment within 45-60 days. This payment time can be longer, if Preferred Care does not have everything they need to process the claim.

Please let your volunteers know that they may receive correspondence from Preferred Care regarding their claim. If Preferred Care requires additional information to process the claim, they will notify the volunteer directly.

We encourage you to send in the proof of loss form, as soon as you receive notice that an injury to a volunteer has occurred, so the claim can be registered with Preferred Care. Please do not wait until you have all the bills from the injured volunteer, as this could take three or four months. There is a 52-week coverage period for claims from the date the volunteer was injured.

If the volunteer has Medicare, Humana, or other primary insurance, the claim must be submitted to the volunteer's primary insurance carrier first. If the volunteer has no other primary insurance, this coverage becomes primary. Once the volunteer's primary insurance has paid, Preferred Care will need EOBs (Explanation of Benefits) from primary carrier and itemized statements showing procedure codes from medical providers. Any paperwork (bills) associated with your volunteer's claim can be faxed directly to Joan Wankmiller at [jwankmiller@cimaworld.com](mailto:jwankmiller@cimaworld.com) or Vicki Brooks at [vbrooks@cimaworld.com](mailto:vbrooks@cimaworld.com). You can reach us by fax 703.739.0761.

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## **Excess Personal Liability Insurance**

The volunteer excess personal liability coverage is an economic protection for the volunteer should the volunteer injure another person or damage another person's property during their volunteer activity - NOT while the volunteer is driving. The volunteer liability coverage would also defend the volunteer were the volunteer ever accused of sexual misconduct in a civil situation. There would be no defense, if there was an admission of guilt.

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This policy is excess over any personal liability coverage the volunteer may have (usually, volunteers with homeowners or renters insurance have some sort of personal liability on that policy). The volunteer's primary coverage would be addressed concurrent with filing a volunteer claim.

The Director of the volunteer program should email us:

- Volunteer's description of the incident
- Volunteer's name, address, phone number, personal liability insurance policy number, insurance company name, claim number, adjuster contact information
- Name and contact information for injured parties, nature of injury, names of owners of damaged property.

Should the volunteer have no homeowners or renters insurance, the volunteer liability coverage would become primary from the first dollar.

Please note there is NO professional liability associated with this coverage.

Emails can be sent to Joan Wankmiller at [jwankmiller@cimaworld.com](mailto:jwankmiller@cimaworld.com) or Vicki Brooks at [vbrooks@cimaworld.com](mailto:vbrooks@cimaworld.com). We can be reached by fax at 703.739.0761.

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### **Excess Automobile Insurance – Reporting a claim**

Excess Volunteer Automobile insurance provides coverage for a volunteer, if the volunteer is responsible for bodily injury or property damage to another person or another's property. It does not cover the damage that may occur to the volunteer's vehicle, nor pay the deductible on the volunteer's collision auto insurance policy. It is an excess layer of coverage on the volunteer's automobile liability insurance.

If the volunteer is at fault, the volunteer organization will submit to CIMA:

- A completed proof of loss form, if there was injury to the volunteer
- A copy of the police report and any description of the incident that is available
- The volunteer's auto insurance information: insurance company, policy no., claim no. for the incident and the adjuster's name and phone number.

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- A statement from the organization that the volunteer was driving to, from or during their volunteer activity when the accident occurred.

Paperwork can be emailed or faxed to Joan Wankmiller at [jwankmiller@cimaworld.com](mailto:jwankmiller@cimaworld.com) or Vicki Brooks at [vbrooks@cimaworld.com](mailto:vbrooks@cimaworld.com). Fax number 703.739.0761.

CIMA will forward information about the incident to our insurance carrier for your CIMA Volunteer Excess Automobile Liability Insurance policy, so that a claim file can be established. If the costs arising out of the collision exceed the coverage available to your volunteer from her personal automobile liability insurance, the Volunteer Excess Automobile Insurance claim representatives will collaborate with the volunteer's personal automobile insurance adjusters in handling the claim defense and costs.

The underwriting adjuster will contact the organization for verification of the volunteer's status, and will contact the volunteer to discuss the insurance coverage available and the claim.

If the volunteer is not at fault, the organization will submit to CIMA:

- Proof of loss form, if volunteer is injured

Note: The other driver's insurance should take care of any damage to the volunteer's vehicle or injury to the volunteer. The volunteer should also report the incident to their own insurance carrier.

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