To: americorps seniors Partner sites working with Foster Grandparents, Senior Companions and RSVP Volunteer program

From: laura degele,

volunteer services supervisor

RE: Volunteer Insurance Coverage

Missoula Aging Services AmeriCorps Seniors programs (RSVP, Foster Grandparent and Senior Companion) furnish accident and liability coverage as required by AmeriCorps Seniors policies at no cost to our member volunteers or the partner site.

Excess accident and liability insurance for AmeriCorps Seniors volunteers is provided through CIMA. Excess insurance is designed to be a payee after all personal insurance has been utilized - it covers what remains after all other insurances have paid. This insurance does not duplicate benefits payable under Medicare or any other valid and collectible insurance coverage.

Missoula AmeriCorps Seniors volunteers are not covered by Workman’s Compensation. It is very important that you or the volunteer **does not** report an incident as Workman’s Compensation.

Important Reminder: Each partner site is required per the Memorandum of Understanding agreement:

1. Provide for the adequate safety of the volunteers.
2. Investigate and report any accidents or injuries involving AmeriCorps Seniors volunteers immediately to AmeriCorps Seniors office.
3. Report all volunteers and hours served by AmeriCorps Seniors volunteers – these reports are crucial when proving that a volunteer was on-duty when an incident occurs.

If you have questions please contact me at 728-7682 or [ldegele@missoulaagingservices.org](mailto:cabaldwin@missoulaagingservices.org) .   Thank you!