To: Senior corps sites and Senior Corps volunteers: Foster Grandparents, Senior Companions and RSVP Volunteer program

From: Colleen A. Baldwin,

Senior Corps Program Manager

RE: Volunteer Insurance Coverage

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

Excess accident and liability insurance for Senior Corps 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 Senior Service Corps volunteers are not covered by Workman’s Compensation. It is very important that you **do not** report an incident as Workman’s Compensation.

In case of an injury or accident:

Step 1) Immediately report the incident to your supervisor where you volunteer.

Step 2) Report the incident to Senior Corps staff at Missoula Aging Services

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