

Volunteer Insurance

All insurance provided to RedRover Responders volunteers by RedRover is coverage in excess of their own personal insurance. Volunteers must bill their own insurance first before bills can be submitted to RedRover's volunteer insurance.

Excess Medical Coverage

The insurance applies while you are traveling directly to and from, and while you are participating in, RedRover volunteer-related activities. The insurance also applies to treatment of zoonotic diseases contracted while on deployment. This coverage is in excess of Medicare, Medicaid and any other insurance that you have in place.

Initial medical expenses must be incurred within 60 days of the incident. Expenses are then covered for a one-year period following the incident.

Process:

The on-site Team Leader will:

1. Ensure volunteer is given proper medical treatment. *Contact Director of Field Services if unable to determine type of care needed (on-site or advanced medical care.)*
2. Inform the Director of Field Services of injury at time of incident.
3. Complete an incident report and submit it to headquarters within 24 hours.
4. If the injury is due to a bite, notify local animal authority so the animal can be quarantined.

Upon claim from volunteer, RedRover staff will:

1. Obtain itemized medical bills from the volunteer
2. Complete and sign the Proof of Loss form
3. Make sure the form is complete and forward it and all receipts to the RedRover Accounting and Administrative Manager, who will forward all relevant materials to the insurance company.
4. Follow up as needed with the insurance company and volunteer.

Excess Volunteer Liability Insurance

This policy provides protection if you are liable for bodily injury or property damage arising out of the performance of your RedRover volunteer duties. This coverage is in excess of and noncontributing with any other valid and collectible insurance you may have. If an incident occurs, notify your Team Leader or the Emergency Services Manager immediately.

Excess Automobile and Automobile Liability Insurance

RedRover volunteers who operate their own vehicles while serving in a RedRover volunteer role must carry the minimum insurance required in their state in order to qualify for any coverage. RedRover volunteer insurance pays for damage to another person's property or physical injury to another. It only pays in excess of the amount not covered by the volunteer's own personal policy. The insurance does not cover damage to one's own property or any property within his/her own personal control. If an incident occurs, notify your Team Leader or the Emergency Services Manager immediately.