Volunteer Accident Insurance

Covenant Partners should purchase volunteer accident insurance before building begins. With any organizational activity, there is always the possibility that a participant may suffer an injury.

Typically accident insurance serves as a secondary insurance (also known as an excess plan) paying for deductibles, co-pays and co-insurance responsibilities after the participant's own medical insurance pays a claim. For anyone on the jobsite that does not have medical insurance, the accident insurance will serve as the primary coverage up to the policy limits.

Many policies will not cover sickness or disease (for example food poisoning or dehydration). Some policies have strict minimum age requirements.

Our experience has been that in addition to asking the volunteers to sign a waiver release form, volunteer accident insurance has been the front line of defense minimizing the risk of lawsuits against the non-profit. But unfortunately there are no fool-proof strategies to prevent any and all law suits against the organization.

Though not an endorsement, the Nationwide Volunteer Accident Insurance information is provided to Covenant Partners as a convenience through our online U.S. Covenant Partner Operations Manual. While we can process the application through our Americus office, we encourage our Covenant Partners to work with a local health insurance agent to find the strongest and most affordable coverage available in your state.

The Covenant Partner should study the policy for specific coverage and exclusions as well as learning the procedures for filing a claim.