

Volunteer Coverage FAQs

All coverage is in excess of any other insurance the volunteer might already have. Evidence must be presented that a claim was presented to the volunteer's insurance carrier and of the carrier's response (or a statement made that no such insurance coverage was in place.)

What does "Excess"

Mean?

Excess insurance is secondary to any other insurance. For example, if a volunteer goes to a doctor for a covered injury the volunteer coverage would pay for anything their personal health insurance did not pay, such as a co-pay or deductible.

Who is Covered:

Everyone who volunteers their services to Fairfax County, except any person who is part of a work release program or court referred alternative sentencing volunteer program or in any way associated with a work release program, volunteer firefighters, rescue squad members, volunteer police (including VIPS), volunteer sheriff deputies and members of sports teams.

Not Covered:

Personal Property – Volunteers are responsible for their own property and will not be reimbursed for any damage or loss.

Personal Vehicle – There is no coverage for any damage to the personal vehicle of the volunteer.

Responsibility of the Volunteer:

The volunteer must carry the state's minimum auto liability limits (for Virginia that is \$25,000 per person and \$50,000 per occurrence) or \$10,000/\$20,000 – whichever is greater – for auto liability excess coverage to apply.

Coverage Limits:

Medical Expenses:	\$50,000
Automobile Liability:	\$500,000
General Liability:	\$1,000,000
Professional Liability:	\$1,000,000 (Provided by Commonwealth of Virginia)

Medical expense coverage applies only to expenses incurred within 52 weeks of the date of accident.

Exclusions:

Volunteers are not covered under the General Liability insurance while on board watercraft owned by the County or any of its boards or authorities. This exclusion does not apply while on board watercraft owned by any other entity.