4-H clubs can choose from several accident insurance policies for 4-H members and leaders in clubs, and for members, leaders, non-members and other adults at special events. They are outlined on these pages. Brochures are either attached or are available through your regional Extension office.

For 4-H Club members and leaders:

1. American Income Life Insurance Company, P. O Box 50158, Indianapolis, Indiana 46250; Phone: (317)849-5545; 1-800-849-4820

Cost: $1 per person per year ($2 for horse projects, motorcycle projects and team sports)

Maximum Benefits: $1500 medical and hospital expenses resulting from injuries
$2500 loss of life*
$5000 loss of any two: arms, legs, feet or hands, or both eyes*
$2500 loss of any one: arm, leg, foot or hand*
$1500 loss of sight of one eye
$100 dental expense due to injury of sound natural teeth
*When injury results in any of these losses within 100 days of the accident, these maximum benefits will be paid in addition to any other expenses covered.

All members of a club must be insured. Insurance covers each registered member (with current registration forms in the county extension office), leaders optional, while participating in or attending regularly approved and adult supervised group activity. It includes full coverage while traveling directly to and from the member’s home and the meeting place for the purpose of participating in scheduled group activity.

Special Features: Covers expenses incurred within 52 weeks from date of accident
Automatic coverage of new members
Optional coverage for adult leaders
Prompt claim service
Full coverage - no deductible

Not Covered: Eyeglass replacement
Denture replacement or repair
Suicide
Hernia in any form
Illness
Air Travel
Injuries sustained in Rodeo events
Losses covered under Medicare or any plan of Workman’s Compensation
Injuries sustained while tobogganing, skiing, sledding and tubing
Age 5-7 livestock, firearms, and motorized vehicle projects
Children under age 5
For Club members, leaders, youth and adults participating in 4-H sponsored activities:

3. Special Events and Activities Coverage for Accident or Illness from American Income Life Insurance Co., P.O. Box 50158, Indianapolis, Indiana 46250; Phone: 317-849-5545

Often used by Extension when sponsoring events, occasionally a 4-H leader will choose this insurance. It is for special events or activities involving more people than the immediate club. The reasons for choosing this coverage would be to cover participants who are not insured by the club plan or to add more coverage, including illnesses, than the club plan provides. Events might include camps, conferences, fairs, field days, clinics, tours, meetings and includes group travel to and from the activity. Please note that the club plan covers activities of that club only.

It is required that group travel be accompanied by an Adult Leader approved and recognized by the Extension Service. The travel time must be included in the approximate number of days for which the insurance is applied.

The coverage offers three plans. Leaders select a plan and estimate the number of people attending when applying for the coverage. Applications can be sent to the company by fax. After the event, the leader verifies the exact attendance and pays the bill. It is important to note that the maximum benefit payable for accidents involving horses or winter sports (skiing, tobogganing, bobsledding or tubing) will be according to Plan #1 (which pays the least benefit of the three plans) regardless of which plan was selected in the application.

Benefits:
1. For expense incurred within 52 weeks of the date of accident for medical and surgical treatment, x-ray examination, hospital confinement and ambulance expense up to a maximum of:

   Plan #1: $500   Plan #2: $2000   Plan #3: $3000
   (15 cents per day per person) (20 cents per day per person) (23 cents per day per person)

2. Dental services incurred within 52 weeks of the accident, involving sound natural teeth, up to a maximum of:

   Plan #1: $100   Plan #2: $300   Plan #3: $500

3. Medical and hospital expense for illness having its inception on the day or days this policy is in force, up to a maximum of:

   Plan #1: none   Plan #2: $500   Plan #3: $1000

4. For medical expenses from these specified diseases: poliomyelitis, diphtheria, scarlet fever, smallpox, tetanus, cerebrospinal meningitis, typhoid fever, leukemia or primary encephalitis, up to a maximum of:

   Plan #1: none   Plan #2: $3000   Plan #3: $3,500
5. For losses within 100 days of the accident which result in the loss of life

Plan #1: $1000   Plan #2: $2500   Plan #3: $3000

6. For losses within 100 days of the accident which cause loss of both hands, of both feet, or the total sight of both eyes or one hand and one foot:

Plan #1: $3000   Plan #2: $6000   Plan #3: $7500

7. For losses within 100 days of the accident which cause the loss of one hand or one foot or sight of one eye

Plan #1: $1000   Plan #2: $1500   Plan #3: $2500

Not Covered: eyeglass replacement
             suicide
             aviation accidents
             pre-existing conditions
             Any claim arising from the use of intoxicants or non-prescribed drugs
             Staff employees who are covered under a plan of Workman’s Compensation or
             any loss covered under Medicare

Rev 2003