

Nonprofit Volunteer Accident Plan (VAP)

offered through Aon Association Services



FAQs

- Q. What coverages are provided by the Nonprofit Volunteer Accident Plan (VAP)?**
- A.** The Nonprofit Volunteer Accident Plan consists of three coverages – Excess Accident Medical Expense, Accidental Death and Dismemberment (AD&D), and optional Temporary Total Disability.
- Q. Why should I be concerned about this coverage?**
- A.** Since volunteers do not draw a salary, they are typically not covered under workers' compensation insurance. If they are injured while in your service and don't have insurance of their own, they may look to you for assistance. Sadly, sometimes injured volunteers are forced to sue a nonprofit for the payment of their medical expenses and lost wages.
- Q. Who is eligible for coverage?**
- A.** Typically nonprofit organizations — other than trade & professional associations, property owner associations (HOAs & COAs), and volunteer police & fire departments — are eligible for coverage under the Nonprofit Volunteer Accident Plan.
- Q. Aon offers two levels of protection, the Gold Plan and the Silver Plan. What is the difference between the two?**
- A.** The only difference between the two plans is the Excess Accident Medical Coverage limit. The Gold provides a \$250,000 limit while the Silver provides a \$100,000 limit. All other coverage limit options are the same.
- Q. What is the cost difference between the Gold and Silver Plan?**
- A.** The cost for the Gold Plan is \$4.60 per volunteer per year, while the Silver is \$4.10 per volunteer per year. The optional Total Temporary Disability is \$1.10 per volunteer per year on top of either of the Plans.
- Q. I only have 10 volunteers at my nonprofit. Is there a minimum premium on the policy?**
- A.** Yes, there is a minimum annual premium of \$220. If you only have 10 volunteers, we recommend that you also purchase the optional Temporary Total Disability since the premium would fall within the minimum premium amount.
- Q. On the VAP application it asks if any of my volunteers have been injured before. Am I still eligible for coverage if a volunteer was injured in the past year?**
- A.** Yes, although the premium may not be the amount reflected on the application. Please complete the application along with details regarding the injury, and submit to Aon. We will go back to the underwriter and provide you with an updated proposal if eligible.
- Q. Do I need to keep a list of all of my volunteers?**
- A.** Yes, you must keep a formal list of volunteers. If a claim is ever filed, a list of volunteers will need to be presented.
- Q. Do I need to provide the list to you when applying for coverage?**
- A.** No. However, the rating will be calculated based on the number of volunteers you have on your list annually.
- Q. Are my volunteers covered while they are driving to our facility or a facility off-site for volunteering?**
- A.** Yes, volunteers are covered if they are injured in an automobile on the way to or from service to your nonprofit.
- Q. Do I have to pay for the policy before I can sign-up or is it possible to bind coverage without payment?**
- A.** During the initial VAP Program rollout, we can bind coverage with just the application, which can be faxed back or emailed to volunteeraccidentinfo@aon.com. However, we must receive payment within 30 days to avoid cancellation of the policy.
- Q. Am I able to add the optional Temporary Total Disability during the policy year?**
- A.** No, this coverage option must be elected when a nonprofit first applies for VAP. It cannot be added mid-term.
- Q. Do I need to coordinate this coverage with my Directors' & Officers' (D&O) or General Liability (GL) policy's expiration date?**
- A.** No, you can apply today! It's never too early to help cover your volunteers. This policy does not need to be concurrent with any other coverage you may have.

Coverage Details



Information/questions on specific coverage parts:

Excess Accident Medical Expense Benefits – This coverage will pay medical benefits to a volunteer (in excess of any primary coverage they may have) for covered expenses that result directly from injury caused by a covered accident.

Q. What does “excess” mean?

A. This coverage is above any primary medical coverage a volunteer may have. The primary medical coverage must pay out its maximum benefits before this excess coverage kicks in.

Q. What if the volunteer does not have any medical coverage?

A. If a volunteer does not have medical coverage, then the excess accident medical expense coverage provided under this policy would become the primary coverage for incidents warranting medical coverage (must meet the terms and conditions of the policy). For example, the medical coverage would pay for injuries sustained as a volunteer, but would not cover other injuries incurred outside of the volunteer activities.

Q. What is the deductible for this coverage?

A. Zero. However, your volunteers must exhaust their primary medical insurance limit first. If a volunteer does not have medical coverage, this coverage becomes primary and there is no deductible.

Q. What happens if a volunteer has primary medical insurance which covers them, but it has a \$2,000 deductible? Would this benefit pay the deductible even though their primary medical insurance limit is not exhausted?

A. Yes, this is one of the many benefits of the VAP policy. Even if a volunteer has a primary medical policy which covers them for injuries they sustained while volunteering, the Excess Accident Medical Expense Benefit can pay the deductible on their primary policy.

Accidental Death and Dismemberment Benefits (AD&D) – This coverage pays specified amounts should a volunteer lose a limb, their sight, or hearing — or in the worst of all cases, their life — while they are in service to a covered nonprofit organization.

Q. Who receives the payout for AD&D benefits?

A. The volunteer or the beneficiary, not the nonprofit, receives the payment for this coverage, as well as the other two coverages (Excess Accident Medical Expense and Total Temporary Disability if elected).

Q. Can a volunteer collect the dismemberment coverage and the excess medical?

A. Yes, this is possible if an insured exhausts their primary medical coverage (or has no medical coverage) and the accident falls within the scope of the VAP policy.

Optional Temporary Total Disability Benefits – Commonly referred to as disability coverage, this benefit pays up to \$200 a week, for a maximum of 13 weeks, after a 30 day waiting period (which is then reimbursed). If the volunteer does not have a regular job or does not work, they are not eligible to receive this benefit (i.e., they cannot be retired or unemployed and collect disability coverage).

Q. Even though my volunteers don’t earn a salary while in service to our organization, may they still receive disability coverage if an accident occurs?

A. Yes! Even though volunteers don’t draw a salary from your organization, they still may be losing a paycheck from their job if they are injured while volunteering. This disability coverage helps to offset some of those lost wages.

Q. Many of my organization’s volunteers are fortunate enough to already have disability coverage through their jobs. What happens in the event they are injured and already have disability coverage for lost wages through those jobs?

A. If the Optional Total Temporary Disability Coverage has been elected on your policy, the policy will pay out \$200 a week in addition to any disability coverage the volunteer may already have.

If you have additional questions, please contact an Aon representative today at 1-855-4AONVAP. We are more than happy to assist.

Coverage not available in LA, KY, NH, NY, OR, VT, or WA.

The Program is underwritten by ACE American Insurance Company, a member of the ACE Group of Companies. This information is only a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued to or on behalf of your organization. The policy is subject to the laws of the state in which the policy is delivered. Coverage may not be available in all states or certain terms may be different if required by state law. Please keep this information as a reference.

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