

Responding to an Accident

If an accident occurs, take these steps:

Remain calm and use common sense.

Take immediate action to prevent further damage or injury. If someone is seriously injured, call 911 or signal for emergency assistance. Do not move seriously injured persons unless they are in immediate danger. If someone is injured, but not seriously, seek assistance as needed.

If it is a vehicle accident, **report the accident immediately** to police.

Record all important information immediately, such as names, addresses, and phone numbers of those involved in the accident and any witnesses; date and time of the accident; place and weather conditions; license plate and driver license information. Take pictures if possible.

Do not leave the scene of the accident until you have all the information needed.

Contact Extension program staff member to fill out an accident report.

Be courteous and factual. Do not argue, accept or assign blame. Share with the other party only necessary facts. Only discuss details of the accident with, or sign paperwork for, 4-H staff, police, or University investigators.

Reduce Your Liability and Risk of Accident

Extension volunteers should, at a minimum, do the following to help ensure that university liability protection applies to them:

- be enrolled with their Extension office.
- teach, model, and emphasize safety in all Extension programs and activities as outlined in standards of behavior.
- make sure activities are approved by appropriate Extension staff.
- make sure Extension staff knows when and where the approved activities will take place.
- file proof of auto insurance and provide information from their drivers' license (license number and expiration date) for verification to University Motor Pool if driving a University vehicle on official business.
- make sure everyone in any vehicle wears a seatbelt.



What the University will Ask

Was the person an agent of the University at the time of the incident?

A UMaine Extension Volunteer is considered an agent of the University. In order to be recognized as an Extension volunteer, the person must be:

1. enrolled or registered
2. provided with orientation and/or training, and
3. engaged in projects or assigned duties that are approved by an Extension staff member.

Was the person acting in the course and scope of his or her duties to the University at an Extension activity or event? If the person was acting on behalf of another entity or organization or was on the person's own time, then the person was not acting for the University. An Extension volunteer should be careful about identifying himself or herself as an Extension volunteer unless working as a volunteer in actual Extension sponsored activities. Consult your county Extension staff if you have any questions.

Was the person acting in good faith and in the best interest of the University or did s/he know that s/he should not be engaging in a certain activity? Coverage may not extend to persons engaged in conduct that the person knows or should know to be wrong or illegal.



Volunteers and Insurance

In this day and age, we are all concerned about our potential liability exposure. What will happen if during an Extension activity there is an accident and someone is injured, or someone's property is damaged? What happens if I am sued because of an accident that happens while I am volunteering? What if I caused the accident?

Generally, the University will provide liability protection and pay the legal expenses of a person who is sued for alleged negligence while acting appropriately as an approved volunteer of the University. However, the University will not pay such expenses if the person did not act in good faith and with the reasonable belief that his or her action was appropriate and in the best interest of the University, or if the person had reasonable cause to believe that his or her action was illegal.

extension.umaine.edu

Animals and Liability

In most instances under Maine state law, an animal owner is responsible for injuries or damages caused by horses or livestock. Animal owners should seriously consider purchasing liability insurance to protect themselves against claims alleging negligence related to their animals' actions. This coverage can usually be purchased as part of one's homeowner's or farm insurance policy.



Photos by Edwin Remsberg

The Maine Association of Livestock Exhibitors offers a policy for a small membership fee that extends to activities and events at most Maine fairs. This coverage can be purchased by filling out the application online (extension.umaine.edu/4h) or by contacting your county 4-H staff.

Posting a sign that says something like "Pass at your own risk, animals can cause 'injury'" can be very helpful. Display this near animals at public events such as fairs.

Bodily injury or property damage caused by livestock trailers or other trailers or campers pulled by a vehicle is the responsibility of the owner of the vehicle to which the trailer or camper is attached.

Damage *to* a livestock trailer or camper is the responsibility of the party causing the damage, whether this is an individual, the fairground owner, or the University.

Animal projects at home: Volunteers working with large animal 4 H projects at their homes should carry farm liability insurance or talk with their insurance agent about getting a "rider" to their homeowner's policy.

The University of Maine does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including transgender status and gender expression, national origin, citizenship status, age, disability, genetic information or veteran status in employment, education, and all other programs and activities. The following person has been designated to handle inquiries regarding non-discrimination policies: Director, Office of Equal Opportunity, 101 North Stevens Hall, Orono, ME 04469, 207.581.1226. eoinfo@umit.maine.edu.

Vehicle Liability

Enrolled volunteers are provided liability protection when driving University vehicles for official travel. However, the University does not provide liability insurance coverage or physical damage insurance coverage (collision and comprehensive) for non-University vehicles. If a volunteer uses a personal vehicle for University related business, that person's own vehicle insurance will be responsible for any insurance claims. The University recommends that personally owned vehicles used for University business carry at least \$300,000 liability insurance coverage. The University will not reimburse a volunteer, or their insurer for any deductible or liability claim paid by their auto insurance or for any damage to a personally owned vehicle.



University of Maine Cooperative Extension
5741 Libby Hall, Orono, ME 04469-5741
207.581.3188, 1.800.287.0274 (in Maine)
email: extension@maine.edu

Health, Accident, and Life Insurance

Health, accident, and life insurance are *not* the same as liability insurance or protections. The University does not provide any of these forms of insurance for someone hurt or injured in connection with its activities, unless caused by the University's negligence. Accident insurance from American Income Life can be purchased for enrolled Maine 4-H members and 4-H adult volunteers. This insurance has a \$2,500 limit, no deductible, and applies to all 4-H members and leaders participating in a university-approved 4-H activity. See your county 4-H staff for more details.

Conducting Meetings, Programs, or Events at Home

Volunteers should carry homeowner's insurance if Extension program activities are conducted in the home. The recommended minimum liability coverage is \$300,000.

Volunteers should be aware that their homeowner policy may be responsible if a program participant is injured at their home. Volunteers should check with their homeowner's insurer to make sure they are covered.