

## American Income Life Insurance

The American Income Life Insurance Company has provided blanket group activity accident and illness coverage for 4-H programs in Georgia and most US counties since the 1950's. The policy is a risk management tool designed to pay promptly when a youth participant is injured during an adult supervised 4-H club or group activity.

A best practice among extension professionals has been purchasing a countywide, year round accident policy for all 4-Her's enrolled in a county program. The premium is only \$1.00 for regular members and \$2.00 for horse members and requires 100% participation. No names are required, only the total number or enrolled 4-H club members. **Only youth enrolled in 4-H Clubs or 4-H Specialty Clubs meeting at the extension office, or other location away from school premises, are eligible for a countywide policy.**

Countywide Blanket policies insure all members enrolled in clubs eligible for coverage. Coverage may not be offered on an individual basis and average meeting attendance numbers may not be used when submitting a policy application. A 4-H member involved in multiple clubs only pays one premium. Failure to insure all enrolled members will void coverage and result in any future claims being denied. **Georgia 4-H Clubs meeting in school, or after school on the school premises, are not eligible for countywide coverage.**

### Frequently Asked Questions

*Are there other options for insuring 4-H Clubs eligible for year round coverage?*

Yes, you always have the option of requesting an individual policy for each 4-H Club. Members are insured during adult supervised group activities for that individual club, so a youth enrolled in multiple clubs pays the annual premium for each club. A countywide policy waives that requirement.

*Why is the premium for the year round 4-H Club Policy based on total enrollment when not all members attend every meeting?*

The annual per member premium is only \$1.00 or \$2.00 because that fact is taken into account. Insurance regulations for blanket policies also require that all members of an insured group be included in the insurance.

*My Senior 4-Her's meet at school and also hold monthly meetings at the extension office? Are they eligible for an individual 4-H Club Policy?*

Yes. They would also be included with other 4-H Clubs if a countywide policy were purchased for all eligible clubs in your county.

*My horse club, shooting sports club, and poultry club are the only programs held away from school. May the 4-Hers enrolled in those specialty clubs be insured under a countywide policy?*

Yes. A member of the horse club who is enrolled in shooting sports and poultry would only pay the \$2.00 annual premium.

*Is optional coverage for adult volunteers available under the year round 4-H club policy.*

Yes.

*How do I insure in school 4-H club members, volunteers, and other guests participating in a special event away from school?*

AIL offers Special Activities Coverage to insure individual events. All participants are included in the insurance. Apply for coverage before the event at [www.americanincomelife.com](http://www.americanincomelife.com) and mail the premium afterwards based on actual attendance.

*If a countywide or individual 4-H club policy is purchased, is Special Activities Coverage ever needed for the 4-H members already insured?*

We encourage the use of Special Activities Coverage when leaving the county for overnight events or high risk events. Claims data shows illnesses are just as common as accidents during overnight trips and travel. The year round 4-H club policy is accident only. Coverage is provided by the Georgia 4-H camp and retreat facilities for summer campers.

*Where may I find benefit information for the year round 4-H Club Policy and Special Activities Coverage?*

Visit [www.americanincomelife.com](http://www.americanincomelife.com) and click on the links for 4-H and Extension.

*Who do I contact with questions?*

The AIL SRD staff is always available to assist. Call 800-849-4820 or email [specialrisk@americanincomelife.com](mailto:specialrisk@americanincomelife.com)

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