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**Date:** January 1, 2022

**To:** Wisconsin 4-H Leader Organization Board of Directors

**From:** Matt Calvert  
Positive Youth Development Institute Director and State 4-H Program Leader  
UW-Madison Division of Extension

**Re:** Liability Insurance Guidance for 4-H Leader Organizations including Associations, Federations and Councils

## **Background**

As we resume large-scale in-person programming, 4-H has received a number of questions regarding liability coverage. This memo is to serve as a reminder about what is and what is not included under Extension's coverage and how that may impact 4-H Leader Organizations.

## **State-Funded Liability Coverage**

As a public university, the University of Wisconsin-Madison Division of Extension is covered under Wisconsin's State Self-funded Liability Program, which can be thought of as an insurance program. Extension volunteers, when acting within the scope of their volunteer roles, are covered through this program.

Under the liability program, the State of Wisconsin can pay claims for injury or property damage to others resulting from negligent acts of Extension volunteers or defend Extension volunteers against allegations of negligence. Negligence, which is the failure to take reasonable care to avoid causing injury or loss to another person, does not include situations where people intend to cause harm to others.

## **Limits of State Coverage**

State coverage does not have the same level of flexibility as insurance that an organization purchases on the open market. The Wisconsin State Legislature defines what the state-funded insurance program can cover. Laws that define this coverage can be found in Sections 895.46(1) and 893.82 of the Wisconsin Statutes.

County fairs and other organizations often request being listed as "additional insureds" on proof of insurance documents. Even though designating "additional insureds" is a common

practice with insurance that can be purchased on the open market, State law does not allow public universities or other state agencies to make such designations on proof of insurance statements.

### **Does My Organization Need to be Concerned About Coverage?**

Your organization may benefit from additional coverage that is not included under the State program.

- 4-H Leader Organizations that gross over \$100,000 in a fiscal year are encouraged to bond the treasurer and all other individuals who handle money (i.e. food stand manager, fundraiser chairs).
- 4-H Leader Organizations or other chartered entities owning property or equipment are encouraged to secure property insurance through a local insurance agent or as a rider on an existing policy if possible.
- Additional coverage, such as Directors and Officers insurance, may also be appropriate for the organization.

Extension encourages all volunteer organizations to confer with a licensed insurance professional to discuss whether their current insurance coverage meets all of their organization's needs. Employees of Extension or the University of Wisconsin-Madison are not permitted to provide specific advice on coverage that is appropriate for your organization, as they are not licensed insurance agents.

### **Questions**

Questions about Extension's coverages can be directed to your 4-H Program Educator or 4-H Regional Program Manager. Questions about additional insurance coverage should be directed to a licensed insurance agent.