

## RSVP SUPPLEMENTAL INSURANCE

As an RSVP member, you will be covered by supplemental insurance when you volunteer. The volunteer insurance program includes three forms of coverage:

**Excess Accident Medical Coverage** provides coverage to volunteers for personal injury during travel between their homes and places of volunteer service, during their volunteer service, during meal periods while serving as a volunteer, and while attending RSVP sponsored activities, such as recognition activities, orientation, and Community Advisory Group meetings. There is a Loss of Life benefit attached to this provision, which is why you are asked to list a beneficiary on your enrollment form. This coverage does not duplicate benefits payable under Medicare or any other valid and collectable insurance coverage. The amount of coverage is \$50,000 for medical treatment, hospitalization and licensed nursing care required as the result of a covered accident.

**Excess Volunteer Liability Insurance** provides protection for volunteers against injury or property damage claims arising out of their volunteer service activities. The amount of coverage is \$1,000,000 for each occurrence of personal injury or property damage and must be in excess of any other valid and collectible insurance.

**Excess Automobile Liability Insurance** provides coverage to avoid a gap between that provided by the RSVP volunteer's personal vehicle insurance and liability claims in excess of that coverage. You are protected for bodily injury or property damage claims arising out of your activities, including driving directly between your home and place of volunteer service. The amount of coverage is \$1,000,000 for each occurrence of bodily injury and/or property damage. You must maintain your own auto liability coverage at least equal to the state required minimums.

Oregon's mandatory insurance law [ORS 806.010](#) requires every driver to insure their vehicle. The minimum liability insurance a driver must have is:

| Type  | Amount   |
|---|--|
| Bodily injury and property damage liability | \$25,000 per person;<br>\$50,000 per crash for bodily injury to others; and<br>\$20,000 per crash for damage to the property of others |

Oregon State law also requires every motor vehicle liability policy to provide:

| Type  | Amount   |
|---|--|
| Personal Injury Protection (for reasonable and necessary medical, dental and other expenses one year after a crash) | \$15,000 per person  |
| Uninsured Motorist Coverage   | \$25,000 per person;<br>\$50,000 per crash for bodily injury |