



4-H Timely Tidbits for Volunteers

“OSU Certificate of Self-Insurance”

Audience – 4-H Volunteers and/or Staff

Time Allocated– 10 minutes

Purpose: Increase confidence in good risk management practices with emphasis on having insurance at a sanctioned 4-H club meetings, project groups, activity or events.

Key Concepts:

1. Coverage provided by OSU/state of Oklahoma
2. Who and what the insurance covers
3. Filing a report

Materials and Equipment Needed:

Copies of the Certificate of Self-Insurance and SRM Liability Verification Letter
Optional – Internet Access

- <http://4h.okstate.edu/educators/risk-management-resources-and-tools>

Preparation: Review the insurance policy and ask questions of district or state staff if something is unclear or to confirm your understanding.

Presentation:

4-H is committed to providing a safe healthy environment for fun educational experiences. Through our programming youth participate in activities that enrich the minds, help the community and encourage healthy activity.

There will be times when a club, county, district or state representative of the 4-H program will be renting or using a public or private facility/site for programming, marketing or community service. If the lending party requires a Certificate of Insurance as part of the contract, we may provide the certificate and letter provided to OSU by the state of Oklahoma.

Certificate of Self-Insurance – State of Oklahoma Department of Central Services Risk Management Division Certificate #10 issued to OSU – Oklahoma State University.

The State of Oklahoma is self-insured for general tort liability, vehicle liability and water craft to the limits indicated pursuant to the “governmental Tort claims Act.”

OSU is provided with **liability** coverage through the Oklahoma Risk Management Program.

This policy is to be used by a sanctioned 4-H entity when asked to provide proof of liability insurance for rental or use of a public facility/site, school, Mall, riding arena, etc.

All claims are filed with the State of Oklahoma Risk Management Division.

This policy does not take the place of Activity and Event Insurance. It will be necessary to have insurance for medical, illness and accidents.



Definitions:

Tort – is civil wrongdoing. In civil law, a wrongful act for which damages can be sought by the injured party

Liability – legal responsibility for something, especially costs or damages

Sanctioned – official permission or approval for a course of action