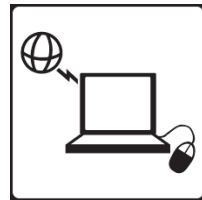
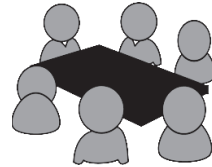




# Summer 2020 Guidelines for 4-H and Extension Programming

## What May Be Covered

- In-person face to face meetings/programs which adhere to your individual State/University guidelines *as of the date of the event* are able to be covered under existing Annual Policies or Special Activities.
- Scheduled “Live” Virtual Programs
  - Includes regular meetings as well as special programs where participants are engaging in the same activity at the same time with supervision from the 4-H Educator/Volunteer online and an appropriate parent/guardian at home.
    - If all participants are enrolled 4-Hers covered under and Annual Policy no additional coverage is needed.
    - If there are non-enrolled youth participants, you may want to consider Special Activities Coverage for ALL participants. The \$8 minimum premium will apply.
      - Online Activity Report must be submitted in advance:
        - <https://www.aillife.com/specialriskdivision/activityreport>
- IF an injury requiring medical treatment occurs during a virtual program, reporting of the incident and filing a claim form ASAP is of the utmost importance. In these situations, it will be extremely difficult to verify how/when an injury occurred and coverage may be denied if notice is not received in a timely manner.
  - Claim Form: <https://www.aillife.com/specialriskdivision/claims>



## What is NOT Covered

- Any in-person programming that does not meet the specific guidelines set forth by your State/University.
- Individual practice or activities where participants are using 4-H resource materials or recorded programs on their own time would not be covered under either type of policy.



This information is meant to provide you with basic information as you plan for upcoming programs but is not an exhaustive list. If you have questions about your existing policy or the need for new coverage, please do not hesitate to contact me.

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