

Insurance

There are several insurance policies that affect and/or include AMIGOS chapters. A summary of insurance policies and coverage for 2006-07 will be available in December. At that time, chapters can contact Mario Molina, the Chief Financial Officer in the AMIGOS International Office, to request a summary (800-231-7796, ext. 132 or email: mmolina@amigoslink.org).

General Liability Insurance Policy

Generally, this policy covers up to \$1,000,000 per incident, up to a maximum of \$2,000,000. This policy protects the AMIGOS organization from liabilities that might result from an incident that occurs on International Office premises, or during AMIGOS training and/or events.

Some chapter training facilities require a certificate of insurance, in addition to the General Liability Insurance Policy. Chapters can purchase a certificate for \$125 by contacting Mario Molina. The certificate will specifically name the property owner of the facility as directly protected by the policy during the time of the event(s) in question.

Accidental Medical Insurance

This is an insurance policy that protects the International Office and chapters in case personal injuries resulting from AMIGOS activities. This policy protects all AMIGOS volunteers as listed in IO and/or chapter records, while they are participating in AMIGOS activities. The policy covers up to \$50,000 per individual, up to a maximum of \$500,000 per incident. This policy concurrently pays benefits with other applicable policies. For example, if an accident occurs during a chapter-training event in a home, the policy will share payments/benefits with the homeowner's policy.

Directors and Officers (D&O) Liability Insurance

Chapter Board members are covered under the International Office Directors and Officers liability insurance coverage up to \$2,000,000. In order to be eligible, Chapter Boards must supply the International Office with a current Board roster, copy of the IRS 990 form if applicable, and a copy of the most recent year-end Financial Statement by December 3. The International Office must be notified immediately if there are any changes in chapter board membership.

This policy protects Chapter Board members and Officers when they act in the capacity of their official Board positions and make decisions that expose them to liability. This policy does not protect board members if they are acting in their professional activities, even if those activities are related to AMIGOS (such as physicians, nurses, etc.)

Chapters also can buy up to \$3,000,000 additional insurance for a total of \$5,000,000. If interested in purchasing additional coverage, please contact Mario Molina to obtain the information.

Bonding

If the Chapter decides to bond individuals who handle chapter funds, the Chapter Board Treasurer should make certain the decision is implemented. The chapter can purchase bonds through local insurance brokers or contact Mario Molina for assistance.

Short Term Volunteer Supplemental Health Insurance

AMIGOS secures a Short Term Volunteer Supplemental Health insurance policy that covers volunteers up to \$100,000 while they are in Latin America, subject to the conditions and stipulations set forth by the policy. Generally, the policy covers medical evacuations and extreme surgical and medical emergencies that are not related to pre-existing medical conditions. Since this is a supplemental policy, volunteers should have a comprehensive primary health insurance plan that covers any pre-existing conditions and routine medical needs. If a volunteer does not have primary health coverage, the Supplemental Health Insurance will cover the volunteer to extent and limitations of the policy.

Transporting volunteers

AMIGOS International Office does not provide insurance coverage for transporting volunteers to chapter-related events. Chapters are advised to make sure that individuals/vehicle owners have at least \$300,000 in liability coverage to cover possible claims.