Volunteer Coverage and Best Practices

Who is a Volunteer?

“Volunteer” means an individual performing services for a Primex³ Member (but only within the scope of their volunteer acts) at the request of a Member and who does not receive compensation, other than reimbursement for expenses actually incurred for such services.

Are volunteers covered for liability purposes?

Your public entity’s liability coverage is extended to volunteers authorized and supervised by you for covered claims occurring within the scope and course of their official volunteer duties.

Which volunteers are not covered for liability purposes?

Volunteers while acting under the influence of drugs or alcohol. In addition, an individual shall not be a Volunteer if they qualify as an “employee” under any state or federal workers’ compensation statute or they are a work release or alternative sentencing participant.

Additional Coverage Available to Volunteers of Primex³ Property & Liability Program Members:

Volunteer Medical Accident Coverage is available to your volunteers: $10,000 for reasonable and necessary medical expenses incurred within two (2) years of the accident date, and excess of any other insurance or coverage, for injuries sustained by a volunteer within the scope and arising out of their assigned volunteer activities for you.

As always, all coverages are subject to the monetary limits of the Primex³ coverage documents and declarations, and its terms, conditions, and exclusions.

Best practices regarding volunteers:

- **Roster your volunteers:** rostering ensures good accountability and your volunteers would benefit from statutory immunity (RSA 508-17 [https://www.gencourt.state.nh.us/rsa/html/LII/508/508-17.htm](https://www.gencourt.state.nh.us/rsa/html/LII/508/508-17.htm))

- **Have an agreement** in place outlining expectations, authority, supervision, etc. Sample agreement available on the Primex³ website under Volunteer Resources [https://nhprimex.org/account/resources/category/8](https://nhprimex.org/account/resources/category/8).

- **Provide clear instructions and training to your volunteers**
Volunteer Coverage and Best Practices (continued)

- **Background Checks:** Local officials may require volunteers who work with children, the elderly, public funds, or who enter citizens’ homes, to undergo a background check (RSA 41:9-b). In schools, volunteers whose roles place them in proximity to children generally must receive a background check (RSA 189:13-a).

- **Maintain a volunteer file:** background check if applicable, agreement, etc.

- **Train your staff** regarding volunteers

For full details, please refer to the Volunteer Resources section on our website: https://nhprimex.org/account/resources/category/8

This section includes sample volunteer agreements, a volunteer bulletin, and a webinar further detailing coverage and volunteer best practices.

**Are volunteers covered under the Workers’ Compensation statute?**

Only those few special categories of public safety volunteers recognized as “employees” under RSA 281-A. For example, volunteers or auxiliary members of a fire or police department, any person who is a regularly enrolled volunteer member or trainee of the emergency management corps of this state as established under the state emergency management act, etc. For full details please refer to section VII. (a) of RSA 281-A


---

**Please Note:** All of our COVID-19 related updates and bulletins can be found on our website at www.nhprimex.org