

## Insurance: Points to Ponder

by Ken Roberts



# Volunteer Accident Insurance: A Little Goes A Long Way

The field of insurance companies that are willing to write insurance for community theatres is extremely narrow. One of the biggest reasons is the general liability exposure. These companies worry not only about the hundreds of members of the general population who move through our theatre facilities on a nightly basis, but also the volunteers who are climbing ladders, wielding power tools and participating in all kinds of extraordinary activities both onstage and backstage. These volunteers are absolutely vital to our organizations, and they put themselves in harm's way all too often, and most of the time without even realizing it. Regardless of what amount of training our volunteers have and how many safety rules we have posted, accidents can and will happen, and who is expected to pay for them? Many of us are fortunate enough to have our own health insurance, but what

about the many students, uninsured workers, and retirees gracing our stages who don't have the financial means or are in poor health, so they're not able to purchase coverage of their own? Are we to let them suffer financially because of something we asked them to do? Can we do without their services? Can we afford even one lawsuit because a volunteer is injured? The answer to all these questions is "NO!"

Since most insurance companies usually exclude volunteers from the medical payments portion of general liability, and will sometimes exclude medical payments coverage altogether, volunteer accident insurance is a way to replace the coverage lost by those exclusions. Volunteer accident insurance can also create good will with volunteers when they know their theatre cares enough about them to pay for their injuries if they don't have insurance of their own.

Volunteer Accident insurance pays a specified limit for medical bills, dismemberment and even accidental death. Policies can even include a per day cash disbursement during hospital stays, and all of these benefits can be provided with a low deductible or even no deductible for the theatre. For just a few dollars a year per volunteer, we can foster more of a spirit of partnership between our theatres and volunteers, as well as reduce the risk for both the theatre and the volunteer. When volunteers know that their participation won't cost them anything but their time, they will be much more inclined to take part, and who among us has too many volunteers? A little investment to illustrate that we care can go a long way.

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For more information about the AACT Insurance Program, contact:

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