



# Choosing Coverage for 4-H Special Events

**START HERE:**  
Are **ALL** participants officially enrolled 4-Hers/Volunteers?

YES

NO

Do you have an Annual Club/Countywide policy through AIL SRD?

If NO, you may want to consider it! Contact AIL SRD for information!

- If YES, you only need additional coverage in a few situations:
1. Residential Camps
  2. Out of County Trips
  3. Downhill winter sports
  4. If you want illness coverage (under the .25 or .30/person/day options)

What type of event are you planning?

**One Day – One Time Program**  
Examples: workshop, class, open house, talent show, etc.

**One Time Program with Multiple Consecutive Days**  
Examples: day camp, overnight camp, awards trip, etc.

**Multiple Nonconsecutive Days**  
Examples: Community service group meeting every Saturday, sewing class meeting weekly for 3 months

Utilize our Special Activities Policies for .20, .25, or .30/person/day with an \$8 minimum applied to the whole event.

Same participants each day?

Different participants each day?

Consider an Annual Policy for this group - OR

Utilize our Special Activities Policies for .20, .25, or .30/person/day with an \$8 minimum applied per day.



Contact the American Income Life Special Risk Division!  
[ebain@americanincomlife.com](mailto:ebain@americanincomlife.com)  
800-849-4820, Extension 5