



## MGC's Insurance & Youth Guidelines

Some of MGC's Clubs are working on and with Youth Gardening programs. As we encourage more Clubs to engage in school and community projects with children, we need to clarify how MGC's organizational liability and our general liability insurance coverage work together.

First some definitions:

'Members' are those members of the many member Clubs in 'good standing' of Michigan Garden Clubs, Inc. (good standing = dues paid timely, etc.). To date, we have no member Youth Garden Clubs.

'Community Volunteers' are non-Club members who elect to involve themselves in a project or projects working along with MGC Club members.

- Liability for property damage is covered under MGC's general liability policy – when working to further or support the mission of MGC and its member Clubs.
- Club members are responsible for their own well-being. Individual club members are responsible for their own accident/health insurance in the event of a personal injury while working on a Club project.
- Under NO circumstances is a Community Volunteer paid.
- If a Community Volunteer, adult or child, is injured while working on a member Club project, their medical expenses may be covered up to \$10,000, under MGC's general liability policy.
- We recommend that all project interactions with Youth include their supervising teachers, 4H Club or scout leaders, and/or parents. It is certainly in the project organizing member Club's best interest to discuss with the Youth organization how those supervisors are vetted. At this time, MGC does not have the capacity to do volunteer vetting. Limiting one on one exposure is very important for the protection of both the Youth and the Club(s). A 'waiver of liability' is also a recommended precaution.
- Molestation and/or assault are NOT covered under MGC's general liability policy. These are police matters and should be promptly treated as such.