



# RISK NOTE

## **SUBJECT: Frequently Asked Questions about Insurance Coverage for Volunteers**

Volunteers play an important part in the provision of health and social care in British Columbia (BC). The Health Care Protection Program (HCPP) is often asked about insurance coverage for volunteers who provide services to Health Care Agencies (HCAs) who are member entities of HCPP. The following questions are intended to represent those most frequently asked about volunteers:

### **Q. Are volunteers to the HCA covered if they injure a patient or damage the property of a third party?**

A. *Yes, volunteers are covered for third party liability arising out of the volunteer duties they carry out while acting under the direction of the HCA. They must be acting within the scope of their volunteer duties in order for the coverage to extend. This coverage applies both within and off-site of the Health Care Agency premises and in supervised or unsupervised situations.*

### **Q. If a volunteer is injured while they are “on the job”, are they covered for medical expenses and lost wages?**

A. *Volunteers do not qualify for workers compensation through WorksafeBC. However, the HCPP offers voluntary compensation benefits in recognition of the commitment to service made by volunteers where they suffer temporary or permanent total disability, or dismemberment arising from an accident occurring in the course of their duties. Compensation is based on a weekly indemnity amount of \$150, with the number of weeks payable varying depending on the duration and nature of the disability. Necessary medical expenses not otherwise recoverable are also included.*

### **Q. Are volunteers insured if they use their own vehicles in the course of their volunteer duties, for example, to transport patients to and from medical appointments?**

A. *All vehicle owners in BC must, by law, carry minimum limits of third party liability insurance on their vehicles through ICBC. This policy, in the name of the vehicle owner, would respond first. The HCPP has arranged for excess liability coverage from ICBC which will respond if higher limits are needed. Please refer to our Risk Note entitled “[Insurance Coverage for Health Care Agency Employees’ and Volunteers’ Use of Their Own Automobiles](#)” for further details of Automobile Coverage.*

**Q. Are volunteers who work for a legally incorporated auxiliary insured?**

A. *Volunteers to legally incorporated auxiliaries are insured if the organization they volunteer to is a member entity of HCPP. In July 2012, legally incorporated auxiliary organizations providing services to the Province's health authorities were made eligible for coverage under HCPP. Legally incorporated auxiliaries should register through the BC Association of Health-Care Auxiliaries. Volunteers to foundations remain ineligible for coverage under HCPP.*

**Q. What coverage is provided by the HCPP for volunteers?**

A. *The program provides liability coverage arising out of a volunteer's acts or omissions that cause personal injury or property damage to a third party. In order for the volunteer to be liable, they must be found negligent. Negligence implies they did something or failed to do something that a reasonable person in the same situation would or wouldn't have done. The program covers both the costs of providing a legal defence and the costs to compensate the injured party.*

**Q. How do volunteers get the coverage?**

A. *As long as the volunteer has been accepted as a volunteer of the HCA they are automatically provided with coverage.*

**Q. What are some risk management issues to be aware of with volunteers?**

A. *The HCA may be held legally liable for the actions of its volunteers. Therefore, it is incumbent upon the HCA to ensure that the volunteers are familiar with HCA policies on matters such as confidentiality and security, for example. A screening process is crucial to ensure that volunteers who will be in contact with patients, particularly vulnerable populations such as children, are suitable for the role. Criminal records checks and/or immunizations may be required. The HCA has a primary obligation to protect its patients. The process of accepting volunteers should include an orientation to the roles and responsibilities expected of them and their agreement to comply with the policies of the HCA. This process may take various forms depending upon the capacity of the volunteer; however it is essential that the process occur.*

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