

## Home Works of America, Inc. Volunteer Insurance

**Company:** Employers Insurance of Wausau

**Limits:** Excess Volunteer Liability  
Each Occurrence \$1,000,000 Aggregate \$3,000,000

Excess Auto Liability  
Each Automobile Accident \$50,000

**Coverage Description:** Excess Volunteer Liability  
All registered volunteers (collectively) of an organization are provided with excess volunteer liability insurance at a limit of \$1,000,000 per occurrence (subject to an annual aggregate.) This policy provides protection if you are liable for bodily injury or property damage arising out of the performance of your duties. This coverage is in excess of and noncontributing with any other valid and collectible insurance you may have.

Excess Automobile Liability  
This coverage provides an extra layer of protection for you as a registered volunteer driver while performing your duties. This insurance applies only after your own insurance is exhausted. You are protected for bodily injury or property damage claims arising out of your activities (including driving directly between your home and your workstation.)  
The liability policy is written at a combined single limit (including both bodily injury and property damage of \$500,000 each accident.)  
It is important to remember that you must maintain your own auto liability coverage at least equal to the South Carolina state-required minimums. Also, please remember that this coverage does not apply to any damage to your vehicle.

## Specific Hazard Insurance

**Company:** Nationwide Life Insurance Company

**Limits:** Maximum Benefit Amount \$25,000

**Coverage:** This coverage is in excess of Medicare, Medicaid, and any other insurance that you have in place. The excess accident medical coverage will pay up to \$25,000 for medical treatment, hospitalization and licensed nursing care required as the result of a covered accident. The insurance applies while you are traveling directly to and from, and while you are participating in, volunteer-related activities.

This above information is to be considered descriptive. Coverage is subject to the terms, conditions and exclusions of the policies as issued.