

Montana University System Accidental Death & Dismemberment Insurance Program

The Risk Management & Tort Defense Division administers an Accidental Injury, Death, and Dismemberment insurance program on behalf of the Montana University System for volunteers. This policy applies to volunteers who provide direct service to the University System for sponsored events or activities. The program provides coverage for:

- Accidental Injury: reasonable medical expenses incurred while participating in a volunteer activity sponsored by a university, excluding lost wages.
- Accidental Death: indemnity benefit while participating in a volunteer activity sponsored by a university.
- Accidental Dismemberment: indemnity benefit while participating in a volunteer activity sponsored by a university.

During the recent exposure reporting period we received questions regarding the definition of volunteers. In order for a volunteer to be covered under the policy (and counted during the exposure reporting period) they must provide direct service to the university. The policy currently applies to the following activities:

1. All volunteers participating in policyholder sponsored and supervised volunteer activities;
2. All volunteers while travelling directly to and from the activity and home;
3. All volunteers while traveling with a policyholder supervised group in connection with such activities.

A summary of the program can be found on our website at <http://rmtd.mt.gov/insurance/addsummary.mcp>. If you have questions regarding the Accidental Injury/Death/Dismemberment program or coverage for university volunteers, please email Brett Dahl (bdahl@mt.gov) and Kristie Rhodes (krhodes@mt.gov).