

ADK, Inc.

Proposed I-4 Policy on ADK's Insurance Coverage for Volunteers

Volunteers who lead or participate in ADK-sponsored activities, including outings, chapter events, work weekends, are covered by ADK's general liability policy in the event that a volunteer is sued for negligence that allegedly results in personal injuries or death of another person.

ADK's liability insurance does **not** cover any indoor or outdoor climbing, including indoor climbing gym activities, rope courses, ice climbing or rock climbing. ADK chapters should not sponsor these types of climbing activities. ADK's liability insurance does **not** cover canoe and/or kayak trips on rivers or streams where the trip would involve running rapids that are classified as Class IV or higher under the safety standards of the American Whitewater Affiliation.

Volunteers driving ADK-owned and/or leased vehicles in conjunction with an ADK-sponsored or sanctioned activity are covered by ADK's automobile liability insurance. Volunteers driving their own vehicles are **not** covered by ADK's automobile insurance, but must be covered by the automobile insurance procured by the volunteer for his/her automobile.

ADK does **not** provide medical and/or health insurance to cover medical expenses incurred by a volunteer as a result of treatment for an injury suffered during participation in an ADK-sanctioned and/or sponsored event. ADK does **not** provide disability insurance coverage for salary or wages lost as a result of an injury suffered by a volunteer while participating in an ADK-sponsored event.

ADK does require outing and trip participants to sign release forms releasing ADK, its chapters and leaders for any negligence in the leading of a trip that allegedly results in an injury to a participant. ADK currently does not require the execution of a release for participation in other ADK activities, such as Properties work weekends.

We currently assume that our ADK activity volunteers understand that they are responsible for having health and disability insurance in the event that they are injured in the course of an activity.

Board of Directors 9-12-09