



Special Insurance

For events involving participants who are not 4-H members, we must obtain special event insurance through American Income Life.

Is anyone who is NOT a 4-H member registered for this event?

NO

No special insurance needed

YES

Contact the 4-H Office at least two weeks prior to your event to obtain special event insurance through AIL. This insurance costs \$0.20 per person per day, and it will apply to ALL participants, including 4-H members. In order to obtain insurance, we must provide a participant estimate before the event and a final headcount afterwards with payment.

This insurance only covers event PARTICIPANTS, not event SPECTATORS.

Remember, this is secondary insurance, and people should NOT plan to use this as their primary insurance coverage!