



## TRAIL CONFERENCE INJURY AND INSURANCE PROTOCOL

While the Trail Conference makes every effort to emphasize and support safety, the nature of the work may result in accidents. Before starting work, each individual should know what steps to take in the case of an injury. All referenced forms can be found at [secure.nynjtc.org/incident](https://secure.nynjtc.org/incident).

### Steps to Follow in the Case of an Injury

1. Assess the situation and risk. Call 911 if necessary.
2. Administer first aid and care within the scope of your ability and training. The person with the highest level of first aid training should take charge of administering care.
3. If the injury is serious seek professional medical attention.
4. Notify the injured person's emergency contact if necessary.
5. If the injured individual refuses care, they must sign a Refusal of Care Form after they are deemed to show no evidence of an altered state of consciousness that impairs judgment by completing the assessment on the Form. [See [nynjtc.org/incident](https://nynjtc.org/incident) for the [Refusal of Care Form](#)]
6. Volunteers: Limited insurance coverage is available if needed. If the injury is **not** serious, notify the Trail Conference **before** seeking medical help to sort out insurance. [See [nynjtc.org/incident](https://nynjtc.org/incident) for the Volunteer Insurance Coverage Grid]
7. Report the injury to the Trail Conference and file a [Personal Incident Report](#) **within 24 hours or the next available business day**, even if medical treatment is not sought.
  - a. Phone calls should be made directly to the Trail Conference:
    - i. If the involved parties are volunteers, contact the Volunteer Engagement Manager at **201-512-9348 ext. 850**.
    - ii. If the involved parties are paid full or part-time staff, contact the Finance and Operations Manager at **201-512-9348 ext. 823**.
    - iii. If the involved parties are Conservation Corps Members, contact the Conservation Corps Manager at **201-512-9348 ext. 819**.
    - iv. If the above contact is unavailable, make sure to leave a message, then call the office at 201-512-9348 and **select 0** to be connected to the general line.
  - b. Document the injury via a Personal Incident Report, even if medical treatment is not sought [See [nynjtc.org/incident](https://nynjtc.org/incident) for the [Personal Incident Report](#)]:
    - i. Email reports to **volunteer@nynjtc.org** for volunteer related incidents; to **mperro@nynjtc.org** for staff related incidents; or drop off at headquarters.
    - ii. If a volunteer-related injury occurs while working on the Appalachian Trail, fill out the Appalachian Trail Conservancy's incident report and send it to **both** the Trail Conference and ATC. This report can be done **in place of** the TC Personal Incident Report.
    - iii. If a volunteer-related injury occurs while working on OPRHP land, fill out the [OPRHP incident report](#) and send it to the Trail Conference. This report should be done **in addition to** the Trail Conference's Personal Incident Report.



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- iv. If a volunteer-related injury occurs on National Park, PIPC, NJDEP, NYDEP or DEC lands (etc.), the Trail Conference office or elsewhere, additional paperwork may need to be filed. Complete the Trail Conference Personal Incident Report first and then we will determine if additional reports need to be filed.
- c. The Trail Conference staff will notify all appropriate entities.



## **VOLUNTEER INSURANCE COVERAGE**

To be eligible for insurance benefits under the Trail Conference's insurance policies or its partners', an individual must be either a member of a club or other group that is a Trail Conference member organization or listed on file with the Trail Conference as a registered volunteer. A volunteer is only eligible for coverage if they are injured while conducting volunteer work for the Trail Conference.

Because the various entities with whom we work have different insurance provisions, where the individual is/was volunteering dictates what insurance they are covered by. See the Volunteer Insurance Coverage Grid in the below section to determine appropriate coverage.

### *Trail Conference Insurance*

If the injury is not serious or life-threatening the volunteer must first get in touch with the Trail Conference and obtain insurance information before visiting the doctor. If a volunteer supersedes this process and goes directly to the doctor for a non-serious injury, then the volunteer forfeits the right to use Trail Conference insurance.

If the injury is serious the volunteer should go to the doctor or hospital immediately and the Trail Conference will sort out the insurance afterwards. Volunteers covered by the Trail Conference are:

1. Volunteers not working in parks/on trails (i.e. committee work, office and store, etc.)
2. Trail and invasives volunteers NOT working on the following lands: Appalachian Trail; National Park Service (includes Delaware Water Gap National Recreation Area and Morristown National Historic Park); NY Department of Environmental Conservation (DEC); Office of Parks, Recreations and Historic Preservation (OPRHP); Palisades Interstate Park Commission (PIPC)
3. Clubs not working on the above-mentioned lands and are on an outing identified as a "work trip." Club hiking trips are not covered.

A volunteer's primary insurance should be their personal medical insurance. The Trail Conference insurance is secondary insurance and will cover any out-of-pocket costs that arise and are not covered by a volunteer's primary insurance. If a volunteer does not have insurance, the Trail Conference's policy provides limited medical expense benefits on a primary basis, up to the limit noted in the Volunteer Insurance Coverage Grid below.

Additional claim paperwork will need to be completed which will be provided if injury occurs.

### *Other Insurance*

Trail Conference accident insurance does not cover volunteers working on AT/NPS or New York State (NYS)-owned lands because they are eligible for federal or NYS worker's compensation coverage. Those volunteering on OPRHP-owned lands must complete, sign, and submit the Volunteer Service Agreement (VSA) annually. If the individual does not submit this form, they may not work on OPRHP-owned lands and may not be eligible for NYS worker's compensation coverage.

Those working on AT/NPS or NYS-owned lands should check with their own medical policies to determine if filing for Worker's Compensation is required. If a volunteer chooses to use their own medical insurance, worker's compensation will not provide treatment for the same injury at the same time or subsequently.



**Volunteer Insurance Coverage Grid**

	AT/NPS Volunteers	New York OPRHP/PIPC/DEC Volunteers	All Other Volunteers
Who is Covered	<ul style="list-style-type: none"> <li>• NY/NJ AT</li> <li>• Delaware Water Gap Nat'l Rec. Area (DWGNRA)</li> <li>• Morristown Nat'l Historic Park (MNHP)</li> </ul>	<p>Includes:</p> <ul style="list-style-type: none"> <li>• Harriman/Bear Mountain SP; Sterling Forest SP; Storm King SP; Schunemunk SP; Minnewaska SP; Hudson Highlands SP; Taconic SP; Fahnestock SP; Tallman SP; Wonder Lake SP; Blauvelt SP; Goosepond Mtn SP; Hook Mtn SP; Nyack Beach SP; Haverstraw Beach SP; Rockland Lake SP; High Tor SP</li> <li>• Catskill Forest Preserve</li> <li>• Long Path on DEC Lands</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Trail Volunteers (e.g. office, publications, etc.)</li> <li>• Trail volunteers (e.g. maintainer, crew worker, chain sawyer) in NJ not in column 1, and NJ and NY county, private and municipal lands</li> </ul>
Liability	<ul style="list-style-type: none"> <li>• Immunity from liability and from personal property damage claims under VIP program<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• NYS to defend and indemnify negligence claims</li> </ul>	<ul style="list-style-type: none"> <li>• NYNJTC to defend and indemnify negligence claims up to \$1M</li> <li>• NYNJTC to defend and indemnify wrongful act (errors and omissions) claims up to \$1M</li> </ul>
Medical	<ul style="list-style-type: none"> <li>• Necessary Medical Expenses under VIP program<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Necessary Medical Expenses under</li> <li>• NY Worker's Compensation Law<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Medical Expenses up to \$25,000 for volunteers without personal medical coverage</li> </ul>
Disability	<ul style="list-style-type: none"> <li>• Cash benefit for permanent impairment for set number of weeks under VIP program</li> </ul>	<ul style="list-style-type: none"> <li>• Cash benefit under NY Worker's Compensation Law for temporary total, temporary partial, permanent total and permanent partial disabilities</li> <li>• Based on 2/3 NY Average Weekly Wage (NYAWW) * x% of disability</li> </ul>	<ul style="list-style-type: none"> <li>• Not Available</li> </ul>
Death and Dismemberment	<ul style="list-style-type: none"> <li>• Cash death benefit under VIP program</li> </ul>	<ul style="list-style-type: none"> <li>• Death benefit under NY Worker's Compensation Law equal to 2/3 * NY Average Weekly Wage (NYAWW) for year before accident</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$75,000 depending on nature of loss</li> </ul>
Eligibility Requirements	<ul style="list-style-type: none"> <li>• AT: On record with NYNJTC as volunteer</li> <li>• DWGNRA/ MNHP: On record with park as volunteer</li> </ul>	<ul style="list-style-type: none"> <li>• OPRHP/PIPC: Volunteer for each calendar year to sign and send Volunteer Service Agreement (VSA) to PIPC (if west of Hudson) or Taconic Regional Office (if east of Hudson)</li> <li>• DEC: Trails Chair and/or Supervisor submits names to DEC Regional Offices</li> </ul>	<ul style="list-style-type: none"> <li>• On record with NYNJTC as volunteer and not eligible under other partners' insurance</li> </ul>

<sup>1</sup> Volunteers in Parks (VIP) Act of 1969: covers volunteers working on lands administered by the National Park Service and National Wildlife Refuge

<sup>2</sup> If the volunteer elects VIP coverage, there is no ability to choose physician/hospital.

<sup>3</sup> If volunteer submits VSA form, then worker's compensation may apply; see page 8.



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