

Volunteers and Insurance

Volunteering takes many different forms. A volunteer may be manning a food tent, selling brats and hot dogs to raise money for an organization, transporting meals to those in need, providing rides to veterans, stocking shelves at a local food pantry, or serving on a board of directors.

For both the organization and the volunteer, there are important [insurance](#) issues. For example, what happens if a volunteer driver is in a car accident? Or what happens if a volunteer is injured while setting up the brat stand or stocking the shelves?

For organizations utilizing volunteers, it is important to understand your insurance benefits and how your [policies](#) may impact your volunteer's insurance [coverage](#). In some cases, insurance coverage will be impacted if the organization reimburses the volunteer for their expenses. If you have a board of directors, your liability coverage may or may not extend to the board's actions and you may need to secure additional coverage.

For volunteers, the issues are equally important. Before engaging in volunteer activities, it is important to ask your insurance agent or your insurance company about coverage for the activities you are engaging in and remember the details matter. In some cases, the coverage provided by your personal insurance may be limited if you accept any reimbursement for your volunteer activities even if the reimbursement only covers some of your expenses.

Auto Insurance

The most important point to remember is personal auto insurance policies vary in their treatment of volunteer driving activities. In almost all cases, the insurer will provide coverage for volunteers in which there is no reimbursement for expenses. However, if the organization provides any reimbursement, even if it is just for some of the expenses incurred by the driver, some insurers will treat this as a commercial activity.

Volunteer drivers should clarify if the organization that you are volunteering for is already covered under a commercial auto insurance policy. If not, a discussion with your insurance agent or insurance company may clarify the issues for you. You may be able to purchase a separate [rider](#) on your policy. If your insurer limits coverage and volunteering is important to you, you may be able to find an insurance company that will provide coverage under your personal auto policy.

For volunteer organizations engaging drivers, discussing this with your drivers is important. Reimbursement policies may vary from insurer to insurer. Commercial policies covering your drivers may also be another option.

Liability Insurance

Liability insurance provides coverage for damages and legal defense in cases where the actions of the organization have resulted in some harm to a person or property.

There are several types of liability coverage including:

For more information or to file a complaint, visit our website or contact:

Office of the Commissioner of Insurance, 101 E. Wilson Street, P.O. Box 7873, Madison, WI 53707-7873
p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | ociinformation@wisconsin.gov | oci.wi.gov

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Directors and Officers

This coverage protects directors and officers from [claims](#) that arise from negligent conduct committed in their capacity as directors and officers.

Comprehensive General Liability

This type of policy provides many liability coverages under one contract.

Multi-Peril

Though it is possible to purchase many separate insurance policies to cover a single business operation, this may be impractical. Therefore, you may want to buy a multi-peril policy. This is a comprehensive policy tailored to suit your business needs providing both property and liability protection. For many businesses, it is the most efficient and economical way to buy insurance.

Umbrella and Excess (Personal)

Umbrella liability insurance provides two kinds of coverage: payments of liabilities above loss offered in your basic commercial policy, auto liability, or employers' liability coverages and liability for areas not covered in other liability policies.

Excess liability coverage provides protection for catastrophic accidents or occurrences, such as when several people are injured at once. The main difference between excess and umbrella policies is that umbrella policies cover all underlying liability policies whereas excess liability policies increase the liability limits in one particular policy.

Worker's Compensation Insurance

Worker's compensation insurance requirements are determined by Wis. Stat. ch. 102. The Department of Workforce Development Division of Worker's Compensation is responsible for administering Wis. Stat. ch. 102. For additional information about volunteer workers and worker's compensation in Wisconsin, please review [Volunteer Worker's and Worker's Compensation in Wisconsin \(WKC-9966-P\)](#) and contact the DWD Division of Worker's Compensation Bureau of Insurance Programs at (608) 266-3046.

Tips for Understanding Volunteer Insurance

For volunteers:

1. Read your insurance policies to understand your coverage.
2. Talk to your insurance agent or your insurer about any concerns you may have.
3. Shop around for coverage. While one insurance company may not cover your volunteer activities, other insurers may.
4. Talk to the organization you will be volunteering for about insurance coverage.

For organizations:

1. Read your insurance policies to understand what is and is not covered.
2. Review your insurance coverage at least annually with your insurance agent.

3. Make sure your policies and procedures line up with your insurance coverage.
4. Before conducting any large public event, make sure you discuss coverage with your insurance agent or your insurer.
5. Discuss any insurance issues with your employees and volunteers to make sure there is coverage in case of an unfortunate event.

Companies Offering Volunteer Driver Insurance Coverage

These insurance companies indicated in October 2025 that they provide coverage for volunteer drivers under the personal automobile policy. This coverage may or may not include a surcharge for those using their vehicle for volunteering. Talk to an insurance agent or the insurance company to understand your coverage options and any associated costs. This list should not be considered an endorsement of these companies by the Office of the Commissioner of Insurance.

ACUITY, a Mutual Insurance Company
AIG Property Casualty Company
Allmerica Financial Benefit Insurance Company
Allstate Indemnity Company
Allstate North American Insurance Company
Allstate Property & Casualty Insurance Company
American Economy Insurance Company
American Family Connect Property & Casualty Insurance Company
American Family Insurance Company
American Family Mutual Insurance Company
American Modern Property and Casualty Insurance Company
American National Property and Casualty Company
American Standard Insurance Company of Wisconsin
Amica Mutual Insurance Company
Amica Property and Casualty Insurance Company
Artisan and Truckers Casualty Company
Atlantic States Insurance Company
Austin Mutual Insurance Company
Auto Club Insurance Association
Auto Club Group Insurance Company
Auto-Owners Insurance Company
Badger Mutual Insurance Company
Berkley Insurance Company
Branch Insurance Exchange
Bristol West Insurance Company
Chubb Indemnity Insurance Company
Chubb National Insurance Company
The Cincinnati Casualty Company
The Cincinnati Insurance Company
Clearcover Insurance Company
Country Casualty Insurance Company
Country Mutual Insurance Company
Country Preferred Insurance Company
Crestbrook Insurance Company
Dairyland Insurance Company
Dairyland National Insurance Company

Donegal Mutual Insurance Company
Economy Preferred Insurance Company
Economy Premier Assurance Company
Encompass Indemnity Company
Erie Insurance Company
Erie Insurance Exchange
Essentia Insurance Company
Executive Risk Indemnity, Inc.
Farmers Automobile Insurance Association
Farmers Casualty Insurance Company
Farmers Group Property & Casualty Insurance Company
Farmers Insurance Exchange
Farmers Property & Casualty Insurance Company
Federal Insurance Company
Foremost Insurance Company of Grand Rapids, Michigan
The First Liberty Insurance Corporation
Garrison Property and Casualty Insurance Company
GEICO Advantage
GEICO Choice Insurance Company
GEICO General Insurance Company
GEICO Indemnity Company
GEICO Marine Insurance Company
GEICO Secure Insurance Company
The General Automobile Insurance Company, Inc.
Germantown Mutual Insurance Company
Government Employees Insurance Company
Great Northern Insurance Company
Grinnell Compass, Inc.
Grinnell Mutual Reinsurance Company, SI
Grinnell Select Insurance Company
Hartford Casualty Company
Hartford Fire Insurance Company
Hartford Underwriters Insurance Company
Horace Mann Insurance Company
Horace Mann Property & Casualty Insurance Company
Integon Indemnity Corporation
Integon National Insurance Company
Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
LM General Insurance Company
LM Insurance Corporation
Madison Mutual Insurance Company
Main Street America Protection Insurance Company

Markel American Insurance Company
McMillan-Warner Mutual Insurance Company
MGA Insurance Company, Inc.
Mico Insurance Company
Midvale Indemnity Company
Midwest Family Mutual Insurance Company
Mt. Morris Mutual Insurance Company
National General Assurance Company
National General Insurance Company
National Interstate Insurance Company
Nationwide General Insurance Company
Nationwide Insurance Company of America
Nationwide Mutual Insurance Company
The Netherland Insurance Company
New South Insurance Company
North Star Mutual Insurance Company
Owners Insurance Company
Pacific Indemnity Company
Partners Mutual Insurance Company
Peerless Indemnity Insurance Company
Permanent General Assurance Corporation
Permanent General Assurance Corporation of Ohio
Pioneer Specialty Insurance Company
Privilege Underwriters Reciprocal Exchange
Progressive Casualty Insurance Company
Progressive Classic Insurance Company
Progressive Northern Insurance Company
Progressive Universal Insurance Company
Property and Casualty Insurance Company of Hartford
Riverport Insurance Company
Root Property & Casualty Insurance Company
Rural Mutual Insurance Company
Safeco Insurance Company of America
Safeco Insurance Company of Illinois
SECURA Insurance Company
SECURA Supreme Insurance Company
Selective Insurance Company of South Carolina
Sentry Insurance Company
Sentry Select Insurance Company
The Standard Fire Insurance Company
State Auto Insurance Company of Wisconsin
State Farm Fire & Casualty Insurance Company
State Farm Mutual Automobile Insurance Company
Stillwater Insurance Company
Teachers Insurance Company

This list of companies is updated as of October 2025

Toggle Insurance Company
The Travelers Home and Marine Insurance Company
Travelers Property Casualty Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
United Mutual Insurance Company
United Services Automobile Association
USAA Casualty Insurance Company
USAA General Indemnity Company
Vigilant Insurance Company
Viking Insurance Company of Wisconsin
Wadena Insurance Company
West Bend Mutual Insurance Company
Western National Assurance Company
Wilson Mutual Insurance Company
Wisconsin Mutual Insurance Company