



INDIANA EXTENSION HOMEMAKERS ASSOCIATION®

March, 2026

To: IEHA County Presidents
HHS Extension Educators
IEHA Board

From: Cathy Wilkymacky, IEHA State President 2025-2026

Re: Liability and Accident Insurance

It is time for the IEHA County Presidents and County Councils to be considering your insurance coverage for the coming year— August 1, 2026 through July 31, 2027.

The IEHA Board recommends both standard liability and accident insurance is necessary to adequately cover our membership. We strongly recommend insurance to cover your needs at any IEHA event. The State Board of Directors is offering coverage this year at \$3.00 per member. This is a slight increase over last year's coverage, but insurance premiums continue to increase. Insurance will cover both standard liability and accident/travel insurance. By no means is this coverage mandatory, nor is it your only option. Some counties have purchased an alternate liability insurance policy on their own and others buy event insurance. We DO encourage you to explore all options and select what is most appropriate for your county. The cost reflected here is possible due to the volume of members in our organization.

In an attempt to answer the most frequently asked questions:

- IEHA Club and County events are covered.
- Insurance cost is \$3.00 per member, including mailbox members. You may not purchase this insurance for only certain clubs, or a few members.
- Events held at the fair, for example, Women's Day and Open Class exhibits, are most likely covered by fair board insurance. However, if someone would choose to sue IEHA for negligence (naming several parties such as the fair board and IEHA) the policy would provide coverage.
- This insurance covers each registered member while participating in or attending regularly approved organization activities. FULL coverage while traveling directly to and from the member's home and the meeting place for the purpose of participating in a scheduled activity is up to the limits of the policy. If you charter a bus, you should ask, in advance, that the bus company provide you with a certificate of insurance.
- The policy does cover liability for food prepared and served by IEHA members at an IEHA event. If you have a caterer for a meal, the caterer should provide you with a certificate of insurance prior the the event. **There is no need to fill out a separate food event form, UNLESS** you (meaning an IEHA entity, club or county) are doing a fundraiser and preparing food for 500 or more people.

To strengthen families through continuing education, leadership development, and volunteer community support.

- In the event your IEHA group is doing a fundraiser and preparing and serving the food for 500 people or more, please contact the current IEHA State President for what to do to obtain insurance protection.
- The \$1,000,000 (one million) coverage for liability is per incident. This is not per county. Liability protection is provided against claims by others against IEHA for bodily injury or property damage. The individual members are a part of IEHA. The individual member cannot file a claim against the insurance company.
- The accident insurance coverage is primary and has no deductible. Maximum benefits are \$5,000 for medical and hospital expenses resulting from injuries and loss of life; \$500.00 for dental expenses due to injury of sound, natural teeth, and coverage between \$3,000 and \$10,000 for loss of limb/s and/or loss of sight in one or both eyes.
- **To receive coverage your check and registration must be postmarked by June 15, 2026.**

The Treasurer Dishonesty/Fidelity Bond will remain at \$55.00 each for local club, county and district treasurers.

The Insurance Election Form is included with this letter. Please assist your County Treasurer with completion of this form. **Please keep a copy of this form for your county's records.**

The IEHA State Treasurer is to receive the check along with the completed form. Mailing address is at the bottom of the Insurance Election Form. Please make the check payable to IEHA.

If you would like a certificate for proof of insurance, please email Vince Larrabee with MBAH insurance at: viarrabee@mbah.com—or call 765-420-1337.

Please remember that insurance coverage is very important for your county and your members. Be assured that we have all-inclusive coverage for liability accidents and travel.

In the unfortunate event you should need a claim form for the insurance, you should notify your district representative, but call the State IEHA Treasurer or President to obtain a copy of the claim form.

Sincerely,
Cathy Wilkymacky
IEHA State President 2025-2026

