

May 3, 2021

Erin Bain
Director

Dear Kansas State University Extension Professionals,

The Special Risk Division of American Income Life has been a long standing partner of 4-H and Cooperative Extension Nationwide. We have been proud to offer Annual and Special Activities Policies to provide blanket accident insurance for Extension groups and programs since 1952 and maintain low premium costs that we hope are reasonable for programs across the country. The main reason that our rates for 4-H and Extension are so affordable is that we are confident that policies issued under the auspices of these organizations are following rigorous guidelines and best practices set forth by their Land Grant Universities.

As such, it has always been our policy that our coverage can only be offered to programs and events that are following the rules set forth by the Universities in their individual states. Typically, these rules include things like age restrictions for certain activities or requiring helmets for horse riders; but we recognize that now those also extend to policies and procedures implemented due to the COVID-19 pandemic.

Unfortunately that means our policies; both Annual and Special Activities, would not be available to cover groups or events for Kansas State University Extension in Counties that choose to "opt out" of the University guidelines in 2021. As a former County 4-H Agent, I empathize with the difficult position of trying to offer positive youth development in your communities throughout extremely trying circumstances, but our policies are not flexible in this regard.

If you have any questions or concerns, please direct them to Gregg Hadley, ghadley@ksu.edu, or Wade Weber, 785-532-5800 or wweber@ksu.edu who will follow up with our office as needed.

Respectfully,

Erin F. Bain
AIL Special Risk Division Director

