

SAFECO

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SAFECO HOMEOWNER INSURANCE INCREASES VOLUNTEER PROTECTION

Volunteers working with charitable and community service organizations now can increase their insurance protection for only \$8 a year under SAFECO Insurance Co.'s homeowner and renter policies, the Seattle-based insurer announced today. The company is nation's ninth largest home insurer.

The new coverage, called the "Volunteer America" endorsement, increases a volunteer's insurance in several ways. It :

- * doubles the medical insurance that pays for injuries to others,
- * increases the damage-to-property-of-others coverage from \$500 to \$2,500,
- * insures \$250 worth of a homeowner's or renter's own property against more-than-standard losses when they result from public service volunteer work, and
- * includes coverage for libel and slander lawsuits.

The new option explicitly defines volunteer work "to make it clear what is considered voluntarism and what is

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employment," said Ron Schlattman, vice president for personal lines. "We've spelled out for SAFECO policyholders that volunteer work is not a type of employment or professional service that can be excluded from this coverage, unless the person is a physician volunteering medical treatment."

Volunteer America covers policyholders working with a wide range of non-profit and community-service organizations, including churches, schools, hospitals and charitable arts and civic organizations, according to Schlattman.

It was designed for volunteers who may not have insurance protection through their volunteer organizations or who want separate coverage.