

Frequently Asked Questions Related to AFF's Insurance Policy for ATFS

Updated March 29, 2017

1. Who does the American Forest Foundation's (AFF) insurance policy cover?

All volunteers, while acting on behalf of AFF or conducting AFF businesses, including the AFF Board, subcommittees of the AFF Board and other AFF governance bodies, including the Woodland Operating Committee, the Certification Committee, and ATFS State Committees. It also covers AFF employees, ATFS inspectors and program volunteers.

2. Does the policy cover liability for actions and decisions that the AFF board, Woodlands Operating Committee and certification committees make, like the revocation of an inspector's credentials?

Yes, it covers these administrative actions and decision-making activities.

3. Does the policy cover liability for actions and behaviors of the American Tree Farm System (ATFS) State Committees? Does it matter if the State Tree Farm Program has its own legal status?

AFF's policy covers the activities of the ATFS State Committees, so long as they are implementing the ATFS program and acting on behalf of and at the direction of AFF.

4. Does AFF have insurance that covers the actions, such as those that may be named in sexual harassment claims, of volunteer ATFS Inspecting Foresters?

AFF's policy provides coverage to volunteer ATFS Inspectors, as long as they are implementing ATFS business at the direction of AFF. For example, if a landowner raised a sexual harassment suit against a volunteer ATFS Inspecting Forester and/or the ATFS State Committee for the behaviors of a volunteer, AFF's policy would respond with coverage for the volunteer ATFS Inspecting Forester and the volunteer ATFS State Committee members. This policy would not apply to claims of harassment related to an ATFS Inspector's behaviors taking place while not performing ATFS volunteer duties.

5. Does AFF's insurance covers ATFS events and activities undertaken at the local level, like field days and inspections?

AFF's insurance covers any damages to property or personal injury to third-parties. It does not cover the ATFS/AFF volunteer if they are injured in the fashion of workers compensation insurance.