



ACCA
Association of County
Commissions of Alabama



Inmate Work Crew Insurance[®]

Hunt Insurance Group, LLC



Coverage for Government Entities

Sheriffs, counties, and local municipalities often utilize non-violent inmates, known as trustees, to complete a variety of tasks on public property, such as cutting grass, trimming hedges, clearing brush, and picking up debris along highways. Most who volunteer for a work crew receive training on how to operate equipment and they must adhere to strict safety protocols, however, these measures do not preclude them from serious injury or death.

Governmental entities that operate a correctional facility may be covered under their Catastrophic Inmate Medical Insurance (CIMI), however, local municipalities that temporarily utilize trustees may be liable for medical treatment should the inmate be injured while under their care, custody and control.



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Coverage Summary

Inmate Work Crew Insurance is an Accidental Death and Dismemberment + Medical Expense policy that mitigates the financial exposure to local municipalities who contract with another agency to temporarily utilize inmate labor.

Coverage Highlights

- Valuable Accidental Death & Dismemberment:
 - Principal Sum: Starting at \$10,000
- Optional Medical Expense Benefits:
 - Benefit Maximum: \$25,000 - \$100,000
 - Deductible: As low as \$0.00
 - Dental Expenses (injury only): \$250 per tooth



Claim Examples

- Sustains a laceration while operating a chainsaw
- Struck by a vehicle while picking up debris along highway
- Bit by a rattlesnake while clearing brush at a local park

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