without cost to themselves. The stipend is paid for the time Senior Companions spend with their assigned clients, for earned leave, and for attendance at official project events.

- (b) *Insurance*. A Senior Companion is provided with the Corporation-specified minimum levels of insurance as follows:
- (1) Accident insurance. Accident insurance covers Senior Companions for personal injury during travel between their homes and places of assignment, during their volunteer service, during meal periods while serving as a volunteer, and while attending project-sponsored activities. Protection shall be provided against claims in excess of any benefits or services for medical care or treatment available to the volunteer from other sources.
- (2) Personal liability insurance. Protection is provided against claims in excess of protection provided by other insurance. It does not include professional liability coverage.
- (3) Excess automobile liability insurance. (i) For Senior Companions who drive in connection with their service, protection is provided against claims in excess of the greater of either:
- (A) Liability insurance volunteers carry on their own automobiles; or
- (B) The limits of applicable state financial responsibility law, or in its absence, levels of protection to be determined by the Corporation for each person, each accident, and for property damage.
- (ii) Senior Companions who drive their personal vehicles to or on assignments or project-related activities must maintain personal automobile liability insurance equal to or exceeding the levels established by the Corporation.
- (c) Transportation. Senior Companions shall receive assistance with the cost of transportation to and from volunteer assignments and official project activities, including orientation, training, and recognition events.
- (d) Physical examination. Senior Companions are provided a physical examination prior to assignment and annually thereafter to ensure that they will be able to provide supportive service without injury to themselves or the clients served.

- (e) *Meals and recognition*. Senior Companions shall be provided the following within limits of the project's available resources:
- (1) Assistance with the cost of meals taken while on assignment; and
 - (2) Recognition for their service.
- (f) Leadership incentive. Senior Companions who serve as volunteer leaders, assisting new Senior Companions or coordinating other Senior Companions in accordance with the Act, may be paid a monetary incentive.
- (g) Other volunteer expenses. Senior Companions may be reimbursed for expenses incurred while performing their volunteer assignments provided these expenses are described in the Memorandum of Understanding negotiated with the volunteer station to which the volunteer is assigned, and there are sufficient funds available to cover these expenses and meet all other requirements identified in the notice of grant award.

[64 FR 14115, Mar. 24, 1999, as amended at 67 FR 60998, Sept. 27, 2002; 69 FR 20830, Apr. 19, 2004]

EFFECTIVE DATE NOTE: At 72 FR 48584, Aug. 24, 2007, §2551.45 was redesignated as §2551.46, effective Nov. 23, 2007.

§ 2551.46 May the cost reimbursements of a Senior Companion be subject to any tax or charge, be treated as wages or compensation, or affect eligibility to receive assistance from other programs?

No. Senior Companion's cost reimbursements are not subject to any tax or charge or treated as wages or compensation for the purposes of unemployment insurance, worker's compensation, temporary disability, retirement, public assistance, or similar benefit payments or minimum wage laws. Cost reimbursements are not subject to garnishment and do not reduce or eliminate the level of, or eligibility for, assistance or services a Senior Companion may be receiving under any governmental program.

EFFECTIVE DATE NOTE: At 72 FR 48584, Aug. 24, 2007, \S 2551.46 was redesignated as \S 2551.47, effective Nov. 23, 2007.