

California Federation of Mineralogical Societies

GENERAL INSTRUCTIONS AND FEE SCHEDULE

Policy Period: October 16, 2006 through October 15, 2007

We are pleased that the Federation has asked us to provide for your insurance service needs. It is our intention to work with you and your insurance program in such a way as to keep the program running smoothly and efficiently, resulting in cost-effective and protective insurance coverage.

To do this, we need you to assist us by keeping within the time guidelines and providing us with clear and complete information.

TIPS

1. One of your first questions in arranging a space where you want to hold any event or activity should be "What are the insurance requirements?" Get it in writing, if possible.
2. Review "Special Events" in the "Insurance Coverages and Responsibilities" to determine if you need to schedule coverage for a special event or other activity that is not automatically covered. **DO NOT ASSUME YOU HAVE COVERAGE!**
3. There are four forms that you may need to use to obtain the services and coverage you need:

A. [Special Event Questionnaire](#) (CFMS SE 10/06)

If you are having an event with 300 or more in attendance over the course of the entire event, coverage needs to be added to the policy. Events with 300 or more in attendance are excluded from the policy. To add coverage for the event, complete the questionnaire and return it to us. We will then e-mail or fax to you a quote/invoice that you may return with payment prior to the event if you wish to add coverage. We recommend allowing at least 6 weeks processing time for the questionnaire. Questionnaires received less than 3 weeks before proof of insurance is needed will incur a \$25 late charge.

B. [Request for Certificate of Insurance/Additional Insured Endorsement](#) (CFMS CR 10/06)

This is the most common form needed. A 'Certificate of Insurance' is proof to the 'certificate holder' that you are covered by insurance. The 'certificate holder' will be the person or entity who is requesting that you show this proof. If they are also asking to be 'named on the policy', an additional insured endorsement may be issued. They may have other insurance requirements. It is best to attach their requirements, in writing, so that we may evaluate the request and comply as well as possible. We recommend allowing 3 weeks processing time. Requests received with less than 5 working days to process will incur a \$25 late fee.

C. [Request for Premises Liability and/or Property Coverages](#) (CFM PP 09 06)

This is a multipurpose form.

Premises Liability is a required coverage if you have ongoing responsibility for premises, whether land or building space. This might be a workshop area that is used exclusively by your organization, a building you own or rent, or office space you rent or land that you own, lease or have an easement on. The determining factors would be: ongoing exclusive use, management or maintenance. This coverage is not needed for a space managed and used by others that you arrange to use occasionally, even if on an ongoing, regular basis.

Property coverage may be for buildings (real property) or your organization's property (furniture, equipment, items held for sale, etc.). This is referred to as Business Personal Property.

Calculate the rates using the form and mail it to us with payment. Completed form(s) and payment must be received before coverage is added.

D. [Land Questionnaire](#) (CFM LA 09 06)

If your premises coverage involves land, you will need to also complete the Land Questionnaire and send it with the Request for Premises Liability and/or Property Coverages (CFM PP 09 06), see "C" above.

McDaniel Insurance Services, DOI #0820481 mcins@west.net

206 N. Signal Street, Suite O, PO Box 1294, Ojai, CA 93024 (805) 646-9948; Fax (805) 646-9976

GENERAL INSTRUCTIONS

Our motto: 'Do it once right' (with your help).

All Forms:

1. Answer all questions as completely as possible. Take care to obtain correct information before submitting. Certificates that must be revised and reissued due to incorrect information will incur a fee. Incomplete forms will be returned without processing or tracking. Resubmissions may then be late and incur a late fee.
2. Type or print very carefully and dark enough to be easily readable. Some forms may need to survive faxing several times. Illegible forms will be returned without processing or tracking. Resubmissions may then be late and incur a late fee.
3. Double check your math, when calculations are needed.
4. Send forms to arrive in a timely manner. We would be happy if we did not ever have to impose a late fee or rush fee.

INSTRUCTIONS FOR SPECIFIC FORMS

1. Special Event Questionnaire (CFMS SE 10/06)

Send the form to us 6 weeks before the event to allow time for processing. We will fax or e-mail a quote to you. Please be sure to provide a fax number or e-mail address to receive your quote. You will be able to return the quote with your payment to request coverage. Payment must be received before coverage is added. Payment may be made by PayPal for speedier processing. If we receive the request for a quote *less than three weeks before the proof of insurance is needed*, a late fee of \$25 will apply. (Warning: Some venues require proof of insurance 30 days prior to the event; certificates will not be issued until the event has been added.) If a quote needs to be revised, a fee of \$40 will apply.

2. Request for Certificate of Insurance/Additional Insured Endorsement (CFMS CR 10/06)

There is normally no charge for a certificate or a standard additional insured endorsement. Fax, e-mail or mail the form 3 weeks before it is needed. We will mail certificates and endorsements to both the club representative who requested it and the 'certificate holder' (the person or entity who asked your organization for insurance documents). If we receive a request with less than 5 working days to process it, there will be a \$25 fee. Certificates for special events with 300 or more in attendance cannot be issued until the event has been quoted, paid for, and added. If we are provided with incomplete or inaccurate information and the certificate needs to be reissued, a \$25 fee will also apply. Please use the form on the website and also refer to the Sample Completed Form.

3. Request for Premises Liability and/or Property Coverages (CFM PP 09 06)

Complete the form and return to us. If the need for a land questionnaire is indicated, include that as well. We will send an invoice and coverage will be added upon receipt. Please submit your request 8 weeks before coverage is needed to insure adequate time for the company to respond.

SCHEDULE OF FEES

(We would rather not charge fees. Please help us to avoid the need for them.)

All fees are due in advance and may be paid by PayPal for timely processing.

Certificates:

Less than 5 working days to process.	\$25
Reissue fee (due to incomplete or inaccurate information).	\$25
Typing fees may apply for some custom endorsements.	

Special Events:

Less than 3 weeks before proof of insurance is needed.	\$25
Revised quotes.	\$40

Note: All coverages are subject to underwriting approval.

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