THIS FORM MUST BE SIGNED AND RETURNED

INSURANCE COVERAGES AND RESPONSIBILITIES

October 16, 2017 – October 16, 2018

WHAT IS THE RESPONSIBILITY OF MEMBER CLUBS AND SOCIETIES OF THE CALIFORNIA FEDERATION OF MINERALOGICAL SOCIETIES, INCORPORATED?

Member clubs are required to participate in the General Liability coverages and to cover all liability exposures to the extent possible. This means that, in addition to participating in the annual policy, clubs and societies must also insure all liability exposures not covered by the basic policy.

WHAT OTHER LIABILITY EXPOSURES NEED TO BE COVERED?

The two most common types of additional coverage that are required are Special Event Coverage and Premises Liability Coverage.

Special Events: Wording from the policy:

*… this insurance does not apply to any damages, loss, cost or expense arising out of, giving rise to or in any way related to any: activity; contract or project; event; good or product; location, premises or site; operation or work; service; or other subject . . . [of] any of the following events where attendance is more than **500**:*

MEETINGS AND SEMINARS ♦ PICNICS AND DINNERS ♦ SILENT AUCTIONS ♦ GOLF TOURNAMENTS
BIKE RACES AND TREKS ♦ FESTIVALS AND CONCERTS ♦ FOOT RACES AND TREKS

NOTE: If your club has an event that is not listed above, or if you have an event listed above that has 500 or more in attendance over the course of the event, it is not covered by the policy unless you apply for and pay for the additional coverage. Contact our office well in advance of the event to arrange for coverage.
Field trips are usually considered to be "foot treks". Shows fall under 'meetings' or 'festivals'.

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, an office space you rent or land that you own, lease or have an easement on. The determining factors would be: management or maintenance responsibility and/or ongoing exclusive use. 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.

HOW CAN THESE LIABILITY EXPOSURES BE COVERED?

Insurance may be purchased either from McDaniel Insurance Services or from another source. We believe that our costs are far lower in most cases, and the Chubb Group of Insurance Companies is one of the finest in the industry. Although you may purchase these coverages elsewhere, there is the risk of duplicate coverage or insufficient coverage if there has not been a careful analysis. If you have premises liability coverage through some other policy, please attach the policy declarations or proof of coverage on an Acord Certificate of General Liability Insurance form, EACH YEAR. Please feel free to call to discuss these arrangements.

~~~~~ CLUB GENERAL LIABILITY INSURANCE REPRESENTATIVE, PLEASE READ AND SIGN ~~~~~

I AM THE AUTHORIZED INSURANCE CONTACT FOR THE MEMBER CLUB OR SOCIETY LISTED BELOW. I will contact McDaniel Insurance Services with any questions. I will report all Special Events with 500 or more in attendance over the course of the event and Special Events that are not listed above. I will report all premises liability exposures and either purchase coverage or show proof of coverage each year. I will also inform both McDaniel Insurance Services and CFMS (Pat LaRue) of a change in the representative or a change of address for our organization. If you are also the representative for your clubs Directors and Officers policy, Check here ☐

I HAVE READ AND UNDERSTAND ALL OF THE ABOVE.

_____
Club or Society Full Legal Name (PLEASE PRINT)

_____ _____
Your Signature **Date** **Your E-mail Address**

_____ **(_____)** _____
Print Your Name **Title** **Your Daytime Phone Number**

_____
Print Address for Insurance Mail **City** **State** **Zip Code**

Please email, fax, or mail this to McDaniel Insurance Services and keep a copy of this information for your records.

McDaniel Insurance Services LLC CA DOI Lic # 0K28791 mcins@west.net (800) 400-7288
206 N. Signal Street, Suite O, PO Box 1294, Ojai, CA 93024 (805) 646-9948 Fax (805) 646-9976
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