

California Federation of Mineralogical Societies

GENERAL INSURANCE INSTRUCTIONS

Policy Period: October 16, 2018 through October 16, 2019

Special Events
Certificates of Insurance
Additional Insured Endorsements
Premises Liability Coverages (Buildings or Land)
Property Coverages

All forms are available at www.cfmsinc.org

TIPS for stress-free insurance!

1. One of your first questions in arranging any event or activity should be "What are the insurance requirements for the space or venue?" Be sure to obtain a copy of the written contract or agreement with the owner or manager of your space or venue. **We will require a copy of your entire contract or use agreement, with all attachments**, to be sure we properly address the insurance requirements and needs of the contract.
2. PLEASE submit forms early. Some endorsements **may take up to 30 days to process**. Be sure the forms are legible and complete!
3. Be sure you have read the "Insurance Coverages and Responsibilities" form so that you have the information you need. Review the "Special Events" section to determine if you need to schedule coverage for a special event with 500 or more in attendance, or other activity that is not automatically covered.

DO NOT ASSUME YOU HAVE COVERAGE! PLEASE CALL OR EMAIL WITH ANY QUESTIONS.

Note: All coverages are subject to underwriting approval and our having received the annual Insurance Coverages and Responsibilities form from your Club.

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Our motto: "Do it right. Do it once."

All Forms:

1. Answer all questions as completely as possible. Take care to obtain correct information before submitting.
2. Type or print carefully, and make it dark enough to be easily readable.
3. Double check your math when calculations are needed.
4. Send forms to arrive in a timely manner. All forms may be sent by mail or email and payments can be made instantly, online, if necessary.
5. Incomplete or illegible forms will be rejected without processing or tracking. Resubmissions may then be late and incur a late fee. We would rather not ever have to impose a late fee or rush fee.

FEES FOR SPECIAL EVENTS: We really don't like to charge fees and thanks to CFMS volunteers, we rarely need to. Please help us to avoid the need for late fees. All premiums and fees are due prior to adding events and issuing certificates.

Completed forms received less than 3 weeks before proof of insurance is needed: \$40

Reissued or revised Special Event quote or cancelled special event coverage: \$40

**Payment by online check is now available for Special Events.
It's easy, quick, secure, and free. Ask us to email an Electronic Payment invoice.**

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

There are four forms that you may need to use to obtain the various coverages available.

1. Certificate/Endorsement Request Form (3 CFM CA)

This is the most common form needed. These are issued in a timely manner for covered activities with less than 500 in attendance. 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 as 'additional insured' on the policy, **this must be so stated in your contract**. We require that you submit a copy of your complete contract (or use agreement) to us with your certificate request form so that we can review the insurance requirements. There is normally no charge for a certificate or a standard 'additional insured' endorsement.

Although many certificate requests can be processed quickly and easily, the request may need to be in our office 5 weeks before the certificate is needed because **some endorsements may take up to 30 days** for the company to process. These must be submitted to the company with a copy of the contract and they may not be able to provide what is asked for or meet a shorter time deadline.

We will e-mail the certificate and relevant documents to the club representative who requested it and send it by regular mail to your 'certificate holder' (the person or entity who asked your organization for insurance documents). If you wish your 'certificate holder' to receive the certificate quickly, be sure to provide an e-mail address for their representative.

2. Special Event Questionnaire (5 CFM SE)

The General Liability policy covers activities and events that are usual and expected for a gem and mineral society. Events with 500 or more in attendance are excluded from the policy. If you are having an event with 500 or more in attendance over the course of the entire event or outside the normal scope of activities, extra coverage must be purchased and added to the policy. Complete the questionnaire and return it to us with the entire contract and all attachments (and Certificate/Endorsement Request Form if needed). We will then e-mail a quote/invoice to you that you may return with payment if you wish to add coverage. Contact us if you are unsure if your activity is covered.

Please be sure to **provide an e-mail address** on this form to receive your quote. Contact us for online payment options for speedier processing.

We need to receive the forms in our office 6 weeks before proof of insurance is needed. If we receive the questionnaire *less than 3 weeks before the proof of insurance is needed*, a late fee of \$40 will apply, and we may not be able to obtain the coverages you need. ALERT: Some venues require proof of insurance (a certificate) 30 days prior to the event; and certificates **can only be issued after coverage for the event has been added**. If a quote must be revised due to incomplete or inaccurate information, the re-quote fee of \$40 will apply.

3. Request for Premises Liability and/or Property Coverages (7 CFM PP)

Premises Liability is a **required coverage** for premises, either land or building space, for which your organization has ongoing responsibility and exclusive use. This might be a workshop; a building you own or rent; office space you rent; or land that you own, lease or have an easement on. The determining factors are: management or maintenance responsibility and/or ongoing exclusive use. This coverage is not needed for a space managed and used by others that you also arrange to use, even if on a regular ongoing basis (such as a meeting hall rented by the night).

Property coverage is for buildings (real property) or for your organization's other property (furniture, equipment, items held for sale, etc.). The latter is referred to as Business Personal Property. Calculate the rates using the form and mail it to us with payment. If the price calculates to more than \$1300, send the information to us for an individualized quote. Completed form(s) and payment must be received before coverage can be added.

If the need for a Land Questionnaire is indicated, include that as well (see Land Questionnaire, below).

4. Land Questionnaire (8 CFM LQ)

If your premises coverage involves land, you will need to also complete the Land Questionnaire. Send it with the Request for Premises Liability and/or Property Coverages, see item "3" above.

As always, please contact us with any questions, THANK YOU!

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