

INSURANCE COVERAGES AND RESPONSIBILITIES

October 16, 2010 – October 16, 2011

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 policies, clubs and societies must 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 the event, location, product, or work ... [of] any of the following events where attendance is more than 500:

- Meetings and Seminars
- Picnics and Dinners
- Festivals and Concerts
- Bike Races and Treks
- Foot Races and Treks
- Golf Tournaments
- Silent Auctions

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. By the way, we are often asked about field trips. These are usually considered to be "foot treks". Shows fall under meetings and 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: 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.

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. You may, however, purchase the insurance elsewhere. If you have premises liability coverage through some other policy, we require proof of coverage on an Acord Certificate of General Liability Insurance each year. Call for details.

MUST BE SIGNED BY REPRESENTATIVE ON BEHALF OF MEMBER CLUB OR SOCIETY
I have read and understand the above. I will call McDaniel Insurance Services with any questions (800-400-7288). 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 on all premises liability exposures and either purchase coverage or show proof of coverage each year. I will also inform both McDaniel Insurance Services and CFMSI of a change in the representative for our organization or a change of address.

Club or Society Full Legal Name (PLEASE PRINT)

Your Signature & Date

Your E-mail Address

Print Your Name & Title

(_____)
Your Daytime Phone Number

Print Your Mailing Address

City

State

Zip Code

Please keep a copy of this information for your records.