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**Duties in the Event of  
Occurrence, Offense, Claim or Suit**

Excerpt from the Policy

**A.** You must see to it that we and any other insurers are notified as soon as practicable of any occurrence or offense that may result in a claim, if the claim may involve us or such other insurers. To the extent possible, notice should include:

1. how, when and where the occurrence or offense happened;
2. the names and addresses of any injured persons and witnesses; and
3. the nature and location of any injury or damage arising out of the occurrence or offense.

**B.** If a claim is made or suit is brought against any insured, you must:


1. immediately record the specifics of the claim or suit and the date received;
2. notify us and other insurers as soon as practicable; and
3. see to it that we receive written notice of the claim or suit as soon as practicable.

**C.** You and any other involved insured must:

1. immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit;
2. authorize us to obtain records and other information;
3. cooperate with us in the: a. investigation or settlement of the claim; or, b. defense of the suit; and
4. assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to the insured because of loss to which this insurance may also apply.

**D.** No insureds will, except at that insured's own cost, make any payment, assume any obligation or incur any expense, other than for first aid, without our consent.

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**TO REPORT A CLAIM**

(or any incident which you believe may result in a claim at a later date)

PLEASE IMMEDIATELY CONTACT:

Patt McDaniel  
McDaniel Insurance Services  
at (800) 400-7288  
mcins@west.net

**For a true claims emergency only**  
during non-business hours & weekends  
call 1-800-252-4670

**ABOUT GENERAL  
LIABILITY COVERAGE**

**Who is an insured?**


The California Federation of Mineralogical Societies and its member clubs, their executive officers and directors while carrying out their duties for the insured organization. Volunteers with respect to their liability for the activities of the insured club or activities on its behalf (subject to policy provisions).

**Limits of Insurance**

\$2,000,000 annual general aggregate  
(included) products and completed operations aggregate  
\$1,000,000 for each occurrence (This includes "damage to property rented to you" and host liquor liability)  
\$1,000,000 personal & advertising injury  
\$10,000 medical expense limit  
\$1,000,000 non-owned and hired auto

**Premises Liability** Clubs that have owned or leased land or buildings, AND clubs that manage or maintain land, have a 'premises liability' exposure and *must* have their location listed on the policy in order to have premises liability coverage for that location. Contact McDaniel Insurance Services to have your location added to the policy. It is also possible to obtain property coverage for buildings and their contents.

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**Non-owned and Hired Auto**

If volunteers are using their own autos in the business of the club (such as going to the bank or moving a display) and are involved in an at-fault accident, they are not only personally liable, but the club may also be held liable. This coverage is designed to protect the club in that event. This insurance covers only damages over and above coverage provided under other policies in force at the time of an occurrence resulting in a claim. Drivers are responsible for their own liability and should carry insurance. We recommend that you ask your automobile insurance agent for at least \$500,000 CSL (Combined Single Limits) or greater. The clubs should not allow an individual to drive on behalf of the organization unless it has been determined that the individual has at least minimum legal limits of coverage.


**Proof of Insurance**

Each club that purchases insurance will be issued a Certificate of Insurance for the policy period October 16, 2009 to October 16, 2010. If another entity requests a certificate naming it as 'certificate holder', this is available. Fill out the 'Certificate / Endorsement Request Form' provided on the California Federation of Mineralogical Societies website at [www.cfmsinc.org](http://www.cfmsinc.org) and mail or fax to McDaniel Insurance Services.

**Additional Insured Endorsements**

If someone (usually a property owner) requires a certificate naming them as an 'Additional Insured', this is usually available. Fill out the 'Certificate / Endorsement Request Form' provided by the California Federation of Mineralogical Societies at [www.cfmsinc.org](http://www.cfmsinc.org) and mail or fax to McDaniel Insurance Services.

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## NOTICE

**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 & Seminars
- Picnics & Dinners
- Festivals & Concerts
- Bike Races & Treks
- Foot Races & Treks
- Golf Tournaments
- Silent Auctions

Contact our office well in advance of any planned activity to be sure coverage is in place for the event.

If you are planning an event with 500 or more in attendance download a Special Event Questionnaire at the CFMSI website and send the completed form to McDaniel Insurance Services. Please arrange for insurance two or three months before the event.


**AN OUNCE OF PREVENTION  
IS WORTH A POUND OF CURE.**



### TIPS FOR LOSS PREVENTION


Before a meeting or show, take a look around to check for possible hazards. Common causes of accidents include sharp or protruding edges, loose carpet or flooring, wet flooring and steps or drop-offs that are unmarked or lack railing.

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Never arrange carpools for others or assign rides. Only responsible parties with auto insurance should be asked to drive their own vehicles on behalf of the organization (for example: moving displays or trips to banks or printers).

If you hire buses for a field trip, obtain a certificate of insurance naming CFMSI and your member group and the officers, directors, and volunteers of both as additional insureds.

 Always be thinking of new ways to be safer.

### WHOM TO CONTACT

**FORMS ARE  
AVAILABLE AT:  
[cfmsinc.org](http://cfmsinc.org) and  
[mcdanielinsuranceservices.com](http://mcdanielinsuranceservices.com)**

*Download information and forms for Certificates of Liability Insurance and additional insured endorsements, special events, premises liability, and property coverage. Send the forms to McDaniel Insurance Services. Feel free to contact us with any questions.*


Patt McDaniel, Broker  
CA DOI Lic.# 0820481

McDaniel Insurance Services  
PO Box 1294, Ojai, CA 93024

mcins@west.net  
(805) 646-9948 or (800) 400-7288  
FAX: (805) 646-9976

The insurance policy is the governing legal document and supersedes any information herein.

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ABOUT THE  
**GENERAL LIABILITY  
INSURANCE**  
AVAILABLE TO THE  
**CALIFORNIA  
FEDERATION OF  
MINERALOGICAL  
SOCIETIES**

OCTOBER 16, 2009 TO  
OCTOBER 16, 2010



PROVIDED BY  
**MCDANIEL  
INSURANCE  
SERVICES**

The General Liability policy is designed to provide coverage for the legal liability of its insureds for bodily injury, property damage, personal injury and advertising injury to others. The company has the right and duty to defend the insureds against any suits to which the insurance applies, until the limits are exhausted through the payment of judgments or settlements. Defense expenses will not be applied to decrease the limit of coverage.

**KEEP THIS BROCHURE  
IN YOUR CLUB FILE.**

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