

# California Federation of Mineralogical Societies

## GENERAL INSURANCE INSTRUCTIONS

Policy Period: October 16, 2013 through October 15, 2014

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

All forms are available at [www.cfmsinc.org](http://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?" **We will be requesting a copy of the entire contract or agreement that you have with your venue, with all attachments.** Some endorsements may take up to 30 days to process.
2. Review "Special Events" in the "Insurance Coverages and Responsibilities" form 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!**
3. There are four forms that you may need to use to obtain the various coverages available:

#### A. Special Event Questionnaire (CFM SE 08 13)

If you are having an event with 500 or more in attendance over the course of the entire event, coverage needs to be added to the policy. Events with 500 or more in attendance are excluded from the policy. To add coverage for the event, complete the questionnaire and return it to us with the entire contract and all attachments. 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 6-8 weeks processing time for the questionnaire. Questionnaires received less than 3 weeks before proof of insurance is needed will incur a \$25 late charge and some endorsements may be unavailable.

#### B. Certificate/Endorsement Request Form (CFMS CR 08 13)

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 but we will need a copy of the entire contract or agreement with all attachments, and some endorsements may take up to 30 days to process. The contract must state that you will name them as additional insured. We recommend allowing 3 - 8 weeks processing time. Requests received with less than 5 working days to process will incur a \$25 late fee; some endorsements may be unavailable.

#### C. Request for Premises Liability and/or Property Coverages (CFM PP 08 13)

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: 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.

Property coverage may be for buildings (real property) or your organization's other 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 08 13) 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 08 13), see "C" above.

*McDaniel Insurance Services*, DOI #0820481 [mcins@west.net](mailto: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

## GENERAL INSURANCE INSTRUCTIONS

**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. 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 \$25 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 (CFM SE 08 13)

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. See payment options below 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 can only be issued after coverage for the event has been added.) If a quote needs to be revised, a fee of \$40 will apply.

### 2. Certificate/Endorsement Request Form (CFMS CR 08 13)

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 500 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 at [cfmsinc.org](http://cfmsinc.org).

### 3. Request for Premises Liability and/or Property Coverages (CFM PP 08 13)

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**

### **Special Events**

**Less than 3 weeks before proof of insurance is needed: \$25**

**Revised quotes: \$40**

**Payment by PayPal : add 5% (minimum \$10)**

**Payment by check online is available upon request (it's very easy and free).**

**Note: All coverages are subject to underwriting approval.**

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