THIS FORM MUST BE SIGNED AND RETURNED

INSURANCE COVERAGES AND RESPONSIBILITIES

October 16, 2022 - October 16, 2023

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 1,000:

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 1,000 or more in attendance one or more days, the event is <u>not</u> covered by the policy unless you purchase additional coverage by contacting our office well in advance of the event. Field trips are considered "foot treks".

<u>Premises Liability</u> 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 (such as a mining claim). The determining factors would be: <u>management or maintenance responsibility and/or ongoing exclusive use</u>. Feel free to call us if you are not sure how this applies to your club's situation.

HOW CAN THESE LIABILITY EXPOSURES BE COVERED?

Insurance may be purchased either from McDaniel Insurance Services LLC 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 arrangements.

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ACT FOR THE MEM	BER CLUB OR SOCIETY LIST	TED BELOW. I will
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McDaniel Insurance Services LLC CA DOI Lic # 0K28791 <u>agent@mcd-ins.com</u> (800) 400-7288 206 N. Signal Street, Suite O, PO Box 1294, Ojai, CA 93024 (805) 646-9948; Fax (805) 646-9976

Email or mail this to McDaniel Insurance Services LLC and keep a copy of this information for your records.