



## CALIFORNIA GARDEN CLUBS, INC.

Shane Looper, CGCI Liability Insurance Chairman

213 Carmelo Lane

South San Francisco, CA 94080-2204

650 871 0172

[cgcinsurance@cagardenclubs.org](mailto:cgcinsurance@cagardenclubs.org)

### 2017-2018 LIABILITY INSURANCE

January 17, 2017

Dear CGCI Associate Plant Society and Club Treasurers,

The General Liability Insurance for 2017 - 2018 will be **\$1.50 PER MEMBER** (with a minimum cost of \$20.00) per club. Please fill out the form in its entirety on Page 2 and submit with your payment **AS SOON AS POSSIBLE** and **before January 15, 2017** so the applications can be processed without a late fee. Any blanks in the form will necessitate the form being sent back to you for completion, causing a delay in the issuance of your proof of insurance. There is no proration of amounts due. Forms received after January 15<sup>th</sup> will require a \$25 late fee. This extra fee does not apply to new clubs desiring to purchase liability insurance.

Coverage for your club or society starts February 15, 2017 and extends through February 15, 2018. If you are having an event, meeting, flower show, plant sale, luncheon or party and need an Additional Insured Certificate between February 15 and March 8, 2017, please send your form and check in as early as possible so an advanced certificate can be arranged. Certificates of insurance will be mailed to club treasurers by March 1, 2017. All copies of Additional Insured Certificates will be e-mailed to the treasurer. Originals are mailed to the owner/manager of the property. All meetings, regular and board, flower shows, sales, any event at the one location can be covered on one Additional Insured Certificate. Dates for these events must be included on the application form (1st Mondays, 2<sup>nd</sup> Tuesdays i.e.) to avoid additional charges. This is not additional coverage. It adds the owners/managers of the property to CGCI's policy. **All Additional Insured Certificates (3<sup>rd</sup> Party) cost \$35 each.** More forms are available from this chairman or CGCI's website. Another \$35 fee is charged if corrections must be made to your Certificate so please have it correct. Verify all location & mailing addresses **before** sending in the form. NOTE: ALL Additional Insured requests require copy of written agreement with the facility.

CGCI's Liability Insurance coverage with the Nonprofits Insurance Alliance of California includes a per occurrence limit of \$1,000,000 and a \$2,000,000 aggregate limit shared by all the insured groups. Payment is based after all commercial and personal policies are deemed inadequate.

CGCI offers Liability Insurance as a benefit for those qualifying Clubs and Associate Plant Societies that have paid their CGCI membership dues. Affiliates are not eligible. If your CGCI dues have not been paid, send \$2.25 per member to the Membership Chairman. Go to the CGCI website for membership forms and instructions. Insurance coverage is not in effect if membership dues are delinquent.

Your organization's General Liability premium is as follows:

**\$1.50 FOR EACH MEMBER OF YOUR CLUB or \$20.00 MINIMUM FEE.**

All policies will be effective February 15, 2017 to February 15, 2018.

Make checks payable to CGCI.

Mail to:

Shane Looper, CGCI Liability Insurance Chairman

213 Carmelo Lane

South San Francisco CA 94080-2204

Money received after January 15, 2017 will have a \$25 late fee assessed for manual processing and handling except for new clubs. Keep a copy for your records.

## CGCI Insurance Application – 2017-2018

Number of members (required) \_\_\_\_\_ x \$1.50 = \$ \_\_\_\_\_

Minimum insurance fee is \$20. If premium is received after 1/15/2017 a late fee of \$25 is to be included. Fees can be paid with one check. **NOTE: DO NOT STAPLE CHECK to FORM**

Total fee enclosed \$ \_\_\_\_\_ Check # \_\_\_\_\_ Check Date \_\_\_\_\_

Name of Organization: \_\_\_\_\_

CGCI Membership: New? \_\_\_\_ Yes \_\_\_\_ No Membership Class: \_\_\_\_ Club \_\_\_\_ Associate Plant Society

If **New membership**, date application and dues submitted: \_\_\_\_\_

District (if joining as a Club): \_\_\_\_\_

President: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip+4 \_\_\_\_\_

Phone: \_\_\_\_\_ email: \_\_\_\_\_

Treasurer: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip+4 \_\_\_\_\_

Phone: \_\_\_\_\_ email: \_\_\_\_\_

**The Liability Insurance coverage is not available to clubs or APSs that own real estate or have exclusive ongoing use of building premises or clubs that have primary use of, or any degree of ongoing maintenance responsibility for gardens or land.**

Does your organization:

\_\_\_\_ Own \_\_\_\_ Rent \_\_\_\_ Manage a premises (building, office, storage, etc.) for your exclusive or primary use?

\_\_\_\_ Yes \_\_\_\_ No

\_\_\_\_ Own \_\_\_\_ Rent \_\_\_\_ Manage land (community garden, civic garden, etc.)?

\_\_\_\_ Yes \_\_\_\_ No

If you have any questions, please contact the CGCI Liability Insurance Chairman.