

**CALIFORNIA GARDEN CLUBS, INC. (CGCI)
LIABILITY INSURANCE PROGRAM
HELPFUL HINTS & REQUIREMENTS**

November 2016

The Liability Insurance Program is an option available to qualifying clubs and APSs only. Affiliates are not eligible. CGCI does not require a club to have insurance coverage. This is strictly a benefit of being a member of CGCI and is at the discretion of each member club or society. However, a club must have paid their CGCI dues in order to purchase the insurance. The insurance is not in effect if dues are delinquent. The coverage will be reinstated after being notified the dues have been paid. Membership dues must be current for a club or APS to be eligible to purchase the insurance. **The insurance premium is an additional fee, separate from membership dues.** The insurance provides protection for the insured group and those who volunteer on its behalf. Normal activities include meetings, workshops, flower shows, sales and other events with attendance of 1,000 or less.

To verify if any activity is covered, contact the CGCI Liability Insurance Chairman. When meetings or events are held at a home or commercial venue, the respective owner has primary liability. This exposure may be covered if it is required by a written contract. A complete copy of the written contract must be submitted for review of the insurance implications by the insurance agent. A processing fee will apply. See Additional Insured Certificate Requirements.

There is a per occurrence limit of \$1,000,000 and a \$2,000,000 aggregate limit shared by all of the insured groups. This insurance provides protection for the insured Club or Society and those who volunteer on behalf of the insured club or society for their legal responsibility for bodily injury or property damage to others due to an occurrence while they are volunteering. This includes legal costs and claim settlements. **The Liability Insurance coverage is not available to clubs or APSs that own real estate or have exclusive ongoing use of building premises or that have primary use of, or any degree of ongoing maintenance responsibility for gardens or land.**

A new qualifying group may be added to the policy at the time it joins CGCI without a late fee assessment. Shortly after the first of March insured groups will receive a *Certificate of Insurance* for the insured year, which runs from February 15 to February 15 of the following year. A full year's premium is charged to new and returning groups even though their coverage may be less than one year. There is no pro-rating of premiums.

The CGCI Liability Insurance Chairman will notify qualifying groups of premiums due; if your group has not received this notice by November 15, contact this Chairman. A copy of the annual application is also posted on CGCI's website (www.cagardenclubs.org). **Payment is due by January 15 of each year.** An additional \$20 late fee is due when the insurance payment is received after January 15. **Make checks payable to CGCI and mail to the CGCI Liability Insurance Chairman.**

Please fill the application completely out and return it to the CGCI Liability Insurance Chairman for processing. The forms must be completed otherwise missing information will cause a delay in the issuance of your coverage.

If you have any questions, feel free to telephone or e-mail the CGCI Liability Insurance Chairman:

Shane Looper
213 Carmelo Lane, South San Francisco CA 94080-2204
cgcinsurance@cagardenclub.org or slooper@sbcglobal.net
Telephone: 650 871 0172

ADDITIONAL INSURED CERTIFICATES OF INSURANCE

An Additional Insured Certificate may be required by a third party before your club can hold a function on their property. Many places require this, especially city or county establishments. This adds coverage for the owner/manager of a facility to the CGCI policy. It is not extra coverage. If a claim of legal responsibility were to be made upon the 'Additional Insured' in regard to the event on the certificate, the CGCI policy would respond. There is a \$35 charge for each Certificate.

This form which is on the website MUST be completely filled out. You can send the website form directly to the Liability Chairman and then mail your check and written agreement directly to the Chairman. A club must have paid for the basic insurance coverage before an Additional Insured Certificate can be purchased for \$35 per location. If the Certificate is to be sent to a specific person's attention, have the person's name in the appropriate place on the form. **FOR ALL ADDITIONAL INSURED CERTIFICATES THE FULL AGREEMENT/FACILITY USE AGREEMENT IS REQUIRED. THE AGREEMENT/FACILITY USE AGREEMENT MUST HAVE THE WORDS THAT INCLUDE ASKING TO BE NAMED AS AN ADDITIONAL INSURED ON CGCI'S POLICY.**

****NEW REQUIREMENT:** When meeting or holding an event at an individual's home, the *Meeting Place Safety Checklist* and sample **written agreement between the property owner and your group on club or APS letterhead with mailing address is required.** Both these items are enclosed for your convenience.

All events for one location can be listed on one additional insured certificate. Activities such as a garden tour would have to have a separate additional insured certificate for each address (at \$35 each). The cost for multiple homes is \$105 for 3 or more homes. List all names, locations, mailing addresses, and e-mail addresses. As stated above, the Insurance Company requires a signed agreement with the homeowners for each home that is on the tour. A copy of the signed written agreement must be sent with the Additional Insured application and payment to the CGCI Liability Insurance Chairman. The insurance agent will then email the Club's contact so the club can then e-mail, hand deliver, or mail the Certificate to the homeowners.

- Whenever your club is choosing sites for a garden tour, meeting or other event, ALWAYS inspect the premises for physical hazards and overall safety precautions before selecting it. **Complete the Meeting Place Safety Checklist.** Are there any hazards of any kind: any holes, broken steps or walkways, swimming pools or ponds that are not fenced? If so, do not use this location. You do not want to be involved in a suit for negligence.
- Do not make a map showing directions people should travel on. If using a map, state that it is not to scale. Show locations only, not directions, on how to travel from place to place. If someone is injured following your map, you could be sued as they were following your written directions.
- Always make sure the address of the Additional Insured Certificate holder is on the application. Law requires the original of the certificate to be mailed to the Certificate holder. If time is of the essence it can be e-mailed or faxed directly to them if you have provided their e-mail address and/or fax number. You will get a copy of the Certificate e-mailed to you.
- **Checks are payable to CGCI and mailed to the CGCI Liability Insurance Chairman along with a copy of the completed form and written agreement required.** Please allow two to four weeks for the processing of the request for Additional Insured Certificates. If the day of the event is coming up soon, feel free to e-mail the completed form(s) to expedite the issuance of the Certificate. Be sure to have the e-mail address of the certificate holder listed so the Certificate can be e-mailed directly to them. Please remember to do this if time is of the essence. You do not want the event cancelled because the Certificate did not arrive in time.

Remember to give ample time before your event for the CGCI Liability Insurance Chairman as well as the insurance agency to respond to your request. Please don't wait till the last minute to request the Additional Certificates. Clubs usually plan this type of event well in advance of four weeks, so get your request to CGCI's Liability Insurance Chairman as soon as possible. If you have trouble filling out the forms, please contact me: **Shane Looper, cgciinsurance@cagardenclub.org or slooper@sbcglobal.net Telephone: 650 871 0172**