

Insurance

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GENERAL

This practice provides an overview of insurance held by the TelecomPioneers. In addition, suggestions are given for insurance coverage that individual Pioneers chapters need to purchase locally. Finally, this Practice provides guidelines for obtaining Certificates of Insurance and reporting accidents.

Each chapter President should recognize what coverage is provided and what needs to be purchased locally for its protection. Chapter Officers are also urged to consult with their company's corporate insurance coordinator to determine what coverage is held under the corporate policy for activities that occur on company premises.

PLEASE NOTE: The TelecomPioneers does not provide any medical or hospitalization insurance of any type to Pioneers or partners, whether they are Life Members or active regular members. Active employee Regular Members should have medical or hospitalization insurance from their company and many Life Members should receive this insurance as part of their retirement package.

For any questions regarding insurance coverage, please contact the Finance Department of the TelecomPioneers headquarters offices at 303/571-1200.

CERTIFICATES OF INSURANCE

TelecomPioneers maintains a master insurance policy that covers chapters and units for TelecomPioneers projects. Property owners may request a Certificate of Insurance as proof of policy and coverage limits.

There are two types of insurance certificates available: Proof of Insurance and Additional Insured. Pioneer chapters (or units) must forward all requests for either type of certificate to the Finance Department at the Corporate Headquarters, **at least 30 days** in advance of the project. This will allow sufficient time to process the request and eliminate unnecessary costs.

Proof of Insurance - Proof of Insurance is a request from an entity or facility where your event is being held to simply see a copy of our insurance policy coverage. The information required to issue a Certificate of Insurance is:

- Chapter (unit) information (number, name, address, zip code)
- Event name, date, location (full address and zip code)
- Name and address of the person or organization requesting to see our policy.

Additional Insured - An additional insured is an entity/organization that requests the TelecomPioneers' insurance be extended to cover its interests in the event of damage or incident. The entity/organization may request to be "named as additional insured" and may list more than one name. We do not volunteer to add someone to our policy; rather, the TelecomPioneers require the chapter to ask for a written request from the entity or

organization wishing to be named as an additional insured for a specific event. This request is normally made by municipalities, parks and recreation departments, malls, convention centers, etc. The information required to issue this type of certificate is:

- Chapter information (number, name, address, including zip code)
- Event name, date, location
- Name and address of the person(s) or organization(s) requesting to be named an additional insured
- Special wording as requested by the person or organization (this information would be included in the written request from them).

Forms for requesting Proof of Insurance or Additional Insured are at the end of this section. These forms may be printed and faxed to TelecomPioneers' headquarters at 303-572-0520.

REPORTING OF ACCIDENTS OR CLAIMS

Our insurance policy requires that all damage, accidents or other incidents that happen during Pioneering events be reported within 30 days. This requirement is regardless of who is hurt, how it happened and whether any further action will be taken. If the report is not filed within the 30-day limit, the claim may be refused and coverage not provided. This means that the Pioneer chapter (or unit) leadership suffers the risk of being held personally liable for any claim or damage that might result.

Listed below are a few *examples* of accidents that need to be reported. (If you are not sure whether an incident should be reported, please contact the Finance Department of the TelecomPioneers headquarters' office.)

- Someone falls and breaks an arm during a Pioneer-sponsored event.
- A vehicle is damaged while in use during a Pioneer event.
- Someone is involved in an accident on the way to or from the event.
- Someone slips on ice during a Pioneer-sponsored event but doesn't appear to be injured at the time.

LOCAL INSURANCE COVERAGE

There are some special situations where a chapter or unit should purchase insurance locally because of specialized or individual needs or situations that cannot be covered by a master international policy. Below are examples of these situations:

1. Inventory coverage for a Pioneer Store. You may have a large dollar value (over \$1,000) and are concerned that unauthorized persons have access to the storage area.
2. Locally (chapter or unit) owned vehicles, whether for transporting persons or goods or simply for "parade" or "show" use.
3. Vehicle Rental insurance -- if you use rental or borrowed vehicles. (Note: -- always take the offered insurance {property damage, liability and collision} from vehicle rental companies when doing a rental.)

4. Museums, for the coverage of contents (owned or “on loan”) as well as general liability against damage or public injury of a visitor.

TYPES OF INSURANCE

Listed below are the general types of insurance carried by TelecomPioneers.

Commercial General Liability

All chapters are covered by TelecomPioneers’ general liability policy. This policy protects against the legal liabilities that could result from the negligence or damage caused by the Pioneer unit, as well as protecting its officers and members when they act on behalf of the Pioneers. This policy protects the TelecomPioneers and its chapters against legal liabilities resulting from damages sustained at (but not limited to) such typical Pioneer events as community service projects, meetings, assemblies, picnics, luncheons, dinners, dances, social gatherings, exhibits, and tournaments.

Property Damage

Loss of use or damage to tangible property, whether or not it has been physically marred.

Other Coverage

The TelecomPioneers has a very comprehensive group of coverage’s in its policy. If you have a specific need or concern, please call the Finance Department at the TelecomPioneers headquarters’ office.

SUMMONSES AND COMPLAINTS

If a chapter or unit is served with a summons or complaint, there is a time limit within which the reply or an appearance must be filed in the court named. Therefore, IT IS EXTREMELY IMPORTANT that these lawsuit papers be sent to the TelecomPioneers’ Headquarters as quickly as possible, preferably the same day that they are served.

Forms for requesting Proof of Insurance or Additional Insured are at the end of this section. These forms may be printed and faxed to TelecomPioneers’ headquarters at 303-572-0520.

TelecomPioneers Certificate of Insurance Request

CHECK ONE: "Proof of Insurance" _____ "Additional Insured" _____

REQUESTED BY: Chapter No. _____
Contact Name: _____
Telephone No.: _____
Fax No.: _____
Chapter Address: _____

EVENT NAME: _____
EVENT DATE: _____
EVENT LOCATION: _____

ORIGINAL CERTIFICATE
Should be mailed To: _____

ENTITY Requiring
CERTIFICATE
ADDRESS: _____

ADDITIONAL Insured
Or Special Wording
Requested by Entity _____
(May be additional _____
charge) _____

PLEASE FAX TO:

TelecomPioneers
Attn: Finance Dept.
FAX # 303-572-0520
PHONE # 303-571-9268

**TelecomPioneers
Special Event Questionnaire Form for Insurance**

Chapter No. _____ Chapter Name _____

Description of Event _____

Date of Event _____

Time of Event _____

Number of Participants _____

Revenue Generated: _____

Number of Volunteers: _____

SWIMMING: Yes _____ No _____

If Yes:

Are lifeguards on duty? Yes _____ No _____

Are they hired by insured? Yes _____ No _____

Are they lifeguard certified? Yes _____ No _____

Certificate received? Yes _____ No _____

ALCOHOL: Yes _____ No _____

If Yes:

Are bartenders hired by -Insured Yes _____ No _____

- Place event is being held Yes _____ No _____

Are bartenders trained in T.I.L.P.P.S.? Yes _____ No _____

How is drinking limited?
(Example: Are tickets given out?) _____

SPORTING ACTIVITY Yes _____ No _____

If Yes, Which Sport?

Are participants required to sign a waiver? Yes _____ No _____

Do participants have to show proof Of personal health insurance? Yes _____ No _____

(Note: Participants are currently excluded under standard General Liability)

Are safeguards in place to prevent Injury to spectators? Yes _____ No _____