

July 2023

Marine Corps League Marine Corps League Auxiliary Military Order of Devil Dogs and Devil Dog Fleas *Attn: Departments & Detachments*

Re: Commercial General Liability Insurance Effective: July 1, 2023 to July 1, 2024

Dear Members:

We are pleased to enclose your Certificate of Insurance along with a Summary of Coverages.

The Certificate of Insurance should be retained in your files permanently. If you are required to provide evidence of insurance and/or add another party as an "Additional Insured", please complete the Special *Event Questionnaire (Certificate of Insurance Request Form)* and return to Rust Insurance Agency. Alternatively, you can complete the questionnaire online at **RustMCL.com** (it's not case sensitive). Any contract that you sign should be reviewed for insurance requirement – adding an Additional Insured requires underwriting approval.

It is important that the exclusions and restrictions listed in the summary be noted. *If a planned event falls into any of these areas, please notify us immediately.* The policy also excludes any injury to participants in athletic events or other sports nature activities.

This insurance is designed to protect you against claims alleging negligence that cause injuries to third parties (persons other than members) – it does not cover suits brought against a member by another. <u>This is not and was never intended to be an accident policy for the members</u>.

Please take special note #6 of the Summary of Coverages regarding Coverage Territory.

Should you have any questions, please give us a call at 1-800-235-1889, ext. 5013. It is always a pleasure to be of service.

Sincerely,

Billy William P. Simons, IV President *E-mail:wsimons@rustinsurance.com*

WS4/smp Enclosures

MARINE CORPS LEAGUE, INC. MARINE CORPS LEAGUE AUXILIARY, INC. MILITARY ORDER OF DEVIL DOGS AND DEVIL DOG FLEAS NATIONAL HEADQUARTERS, DEPARTMENTS AND DETACHMENTS

SUMMARY OF COVERAGES

JULY 1, 2023 TO JULY 1, 2024

COMMERCIAL GENERAL LIABILITY

- Travelers Insurance Company, Policy No.660918X5830
- \$2,000,000. General Aggregate (Other than Products/Completed Operations)
- \$2,000,000. Products/Completed Operations Aggregate Limit
- \$1,000,000. Personal and Advertising Injury Limit
- \$1,000,000. Each Occurrence Limit
- \$ 500,000. Fire Damage Limit (any one fire)
 - 5,000. Medical Expense Limit (any one person)

- Professional Liability

- Abuse or Molestation

- Contractual Liability

- Liquor Liability/Parades

Including:

- Host Liquor Liability
 Convention/Meeting Liability
- Members & Volunteers as Additional Insured
 Temporary Landlord as Additional Insured

Excluding:

- Sports/Athletic Contests or Exhibitions
 - Mechanically Operated Amusement Devices
 - Nuclear Energy/Pollution/Asbestos
- Bike-a-Thons/Fairs/Carnivals/Concerts/Guns
- Employment Related Practices
- Workers' Compensation
- Automobile Liability
- Water Activities

<u>IMPORTANT</u>: The Certificate of Insurance issued to you should be retained permanently in your files as evidence of your coverage. If you are required to provide evidence of insurance and/or add another party as "Additional Insured" in the policy, please complete the "<u>Special Event Questionnaire/Certificate of Insurance Request Form</u>" and return to Rust Insurance Agency. Any contracts you sign must be reviewed for their insurance requirement – adding an Additional Insured Insured require underwriting approval.

NOTES:

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- 1. The limit of liability is shared by all departments, detachments and the National Headquarters.
- 2. <u>Medical Expense</u> coverage does not extend to members and volunteers nor does <u>Members and Volunteers as Additional Insureds</u> covers bodily injury to these individuals.
- Certificate of Insurance should be obtained from anyone providing services to you (caterers, bus charters, contractors and other professional service providers). <u>Request that the Marine Corps League is listed as an Additional Insured</u>.
- 4. NO business contents or property coverage is provided to the departments & detachments.
- 5. This is a summary of the coverages provided. The actual coverage descriptions, conditions, and exclusions are in the original policy on file at the National Headquarters.
- 6. <u>Coverage Territory</u>: The United States of America (including its territories and possessions), Puerto Rico and Canada.
- 7. <u>Events Automatically covered up to 150 attendees</u>: Birthday Ball/Dinner Dances (1 per year per Detachment), Toys for Tots Collections, Member/Family Picnics, Selling food at ball games/stadiums, Golf Tournament (as long as the course is providing the alcohol), Art/Craft Shows, Fairs/Antique Shows, Casino Night/Wine Tasting and events near the water.

The following require additional Underwriting to determine eligibility/charge from Travelers - Events that exceed 150 Attendees: Events where the MCL is serving alcohol to the public and Golf Tournament when MCL is providing alcohol.

<u>EXCLUDED</u> Events: MCL Sponsored Parades, Motorcycle Rides, Athletic Events (except for Golf Tournament) and events involving guns/firearms, ammunition, etc. used for demonstrations, competitions, exhibition, or display. We can procure other insurance for these events for \$175 minimum premium.

FOR QUESTIONS OR ASSISTANCE, PLEASE CONTACT:

RUST INSURANCE AGENCY, LLC 1510 H Street, NW, 5th Floor Washington, DC 20005 *Attn: William P. Simons, IV* E-mail: <u>billy@rustinsurance.com</u> Fax: (202) 776-5035 Tel: 202 776-5013 Toll Free: 1-800-235-1889, ext. 5013

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	MARINE CORPS LEAGUE, ETAL SPECIAL EVENT QUESTIONNAIRE (CERTIFICATE OF INSURANCE REQUEST FORM)
EPARTMENT/DETACHMEN	Γ:
MAILING ADDRESS	
ONTACT PERSON:	
-MAIL ADDRESS:	
AYTIME PHONE #:	() <u>F</u> AX NUMBER: ()
1. Describe Event:	
1. Doddibo Evolit.	(Meeting/Convention/Seminar, Booth, Reception, Picnic, etc.)
2. Are you the sponsor?	If NO, name of main sponsor:
Date(s) of event:	
4. Address of event:	
5. Estimated attendance	No. of Exhibitors:
6. Admission to be charge	No. of Exhibitors: ed: \$ Expected gross receipts: \$
7. Will event be held indo	ors or outdoors?
8. Have you conducted s	similar events in the past? If YES, has there been any claims/losses?
9. Describe past claims/	osses, if any:
0. Describe security to b	e provided:
1. Describe first aid to be	provided
2 Will there be amusem	provided:
3. Will alcohol be served	
	ry or purchased by guests?
5 Are you serving the al	cohol or contracting the service out?
6 If serving alcohol what	it controls are in place to prevent over and underage drinking?
 Describe any cooking 	to be depay:
18 Does another party r	need a Certificate of Insurance other than what you already have?If Yes, list name:
io. Does another party i	
Name:	
Attn:	
Address:	
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Tel No: 🜔) Fax: ()
	equire "ADDITIONAL INSURED" wording?If YES, describe their interest: (landlord, owner of
premises, lessor, ever	nt sponsor, etc.)
Have you agreed to "	IOLD HARMLESS " the other party?(attach a copy of your contract. permit, or agreement)
igned:	Date:
IOTES:	
	agreement has been signed, please attach a copy for review.
	four weeks for processing.
	overed up to 150 attendees: Birthday Ball/Dinner Dances (1 per year per Detachment), Toys for Tot
	mily Picnics, Selling food at ball games/stadiums, Golf Tournament (as long as the course is providing th vs, Fairs/Antique Shows and events near the water.
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