



**2007-2008**

**Insurance Manual**

## **Contact Information**

**2007/2008**

### **Insurance Certificates:**

Agent: Lu Ann Paulet

Agency: Insurance by Design

Direct: 952-808-7005

Fax: 952-808-7004

direct email : [luannp@insurancedesign.net](mailto:luannp@insurancedesign.net)

### **Claims Reporting:**

Agent: Lu Ann Paulet

Agency: Insurance by Design

Direct: 952-808-7005

Fax: 952-808-7004

direct email : [luannp@insurancedesign.net](mailto:luannp@insurancedesign.net)

### **General Insurance Questions:**

Agent: Lu Ann Paulet

Agency: Insurance by Design

Direct: 952-808-7005

Fax: 952-808-7004

direct email : [luannp@insurancedesign.net](mailto:luannp@insurancedesign.net)

## **Policy Information**

### **GENERAL LIABILITY - Special Events Coverage**

Company: Chubb Custom Insurance Co.

Policy  
Number:

Policy Dates: 9-22-07 to 9-22-08

Coverages:	Each Occurrence	\$1,000,000
	General Aggregate	\$2,000,000
	Fire Damage	\$50,000
	Medical Expense	\$ 5,000

Deductible: \$2,500 per occurrence

Named Insured Includes: Club Members & Volunteers

Exclusions:

- Professional Liability
- Sexual Abuse or Molestation
- Transportation of Students
- Privacy Policy
- Athletic Participants
- Biological Agents
- Fireworks or Explosives
- Pollution
- War or Terrorism
- Information Distribution Laws

### **LIQUOR LIABILITY**

Coverages:	Each Occurrence	\$1,000,000
	General Aggregate	\$1,000,000

Named Insured Includes: Club Members

Deductible: \$2,500 per occurrence

# **Insurance Procedures**

## **Liquor Liability:**

1. Contact Roberta Jay ([ExecutiveDirector@MNJaycees.org](mailto:ExecutiveDirector@MNJaycees.org)) for application.
2. Complete Application and return to Chapter Service Center along with check for amount due at least 30 days prior to event.
3. Call Lu Ann Paulet for certificate of insurance if needed.

### **Liquor Liability TIPS Training:**

Documentation of Formal TIPS or similar certified training is required for each chapter utilizing Liquor Liability Insurance. One member from each chapter must complete training. Bring the training program back to their local chapter and present to all members.

Please note the following stipulations regarding events involving liquor sales:

1. Name of Certificate must match that of the liquor license holder.
2. Must have certified TIPS or approved alternate training on file with the Minnesota Jaycees.
3. All parties involved in serving must be paid members.
4. Must complete a Liquor Liability Insurance Form for each event.
5. If utilizing alternate insurance, minimums must be same as or better than state policy, Minnesota Jaycees must be named as additional insured and proof of insurance must be provided to the Chapter Service Center prior to the event.
6. Failure to comply with any of these stipulations will result in non-coverage of the event and loss of "good-standing" status of your chapter. Chapters not in good standing are ineligible to vote or receive awards.

## **Haunted Houses/Mazes:**

1. Contact Roberta Jay ([ExecutiveDirector@MNJaycees.org](mailto:ExecutiveDirector@MNJaycees.org)) for application.
2. Complete Application and return to Chapter Service Center along with check for amount due at least 30 days prior to event.
3. Call Lu Ann Paulet for certificate of insurance if needed.

## **Motorized Vehicle:**

1. Contact Roberta Jay ([ExecutiveDirector@MNJaycees.org](mailto:ExecutiveDirector@MNJaycees.org)) for application.
2. Complete Application and return to Chapter Service Center along with check for amount due at least 30 days prior to event.
3. Call Lu Ann Paulet for certificate of insurance if needed.

# Insurance Procedures

## Claim Reporting:

I. Call Lu Ann Paulet at 952-808-7005 with the following information:

- Date of Loss
- Location of Loss
- Description of Loss & what if anything has been done as result of loss
- Names, addresses, phone number of persons involved
- Name & phone number of contact person