

INSURANCE

Each operating Camp and Club must provide the national office with a Certificate of Liability Insurance (COLI), which details the following coverage:

1. Camp & Club

- **General Liability - Minimum** coverage of **\$1,000,000**
- **Sexual Misconduct - Recommended** coverage of **\$1,000,000**

If not available at \$1,000,000, ask for \$750,000 or the bare minimum amount of **\$500,000** coverage.

The language under the Sexual Abuse and Molestation coverage should read that coverage is **“per occurrence”** NOT **“claims made”**. This gives greater protection against multiple claims occurring by one offender.

2. Camp & Club

Certificate Holder & Additional Insured

Royal Family KIDS, Inc. must be listed as the Certificate Holder & Additional Insured

3. Club Only

COLI must state that the coverage is for the Club/Mentor Program

Timeline for Submitting COLI to National Office

Camp

COLI should be provided to the national office 4 weeks prior to Camp start date

Club

COLI should be provided to the national office with launch packet

NOTE:

Typically the sponsoring church insurance carrier will issue the COLI under the church’s existing policy. If the insurance carrier does not wish to provide coverage for Camp and/or Club a separate policy will need to be obtained for Camp and Club operations. Call the RFK national office for guidance if this occurs.

The requirements listed above are in place to ensure coverage for the designated parties in the event of an accusation. They also provide for the Camp/Club ability to adequately protect the volunteers of the program.

Consult your church insurance agent for recommendations on all insurance issues. The first place to start when looking to secure insurance coverage for your Camp or Club is the sponsoring church. The church Business Manager or Accounting Manager is a great place to start and can usually obtain the COLI for you or point you in the right direction.

Make sure you **read the COLI and the actual policy**. The COLI is based on the policy, but they are different documents. The actual insurance policy may exclude activities such as; horseback riding, ropes courses, swimming pools etc. Read it so you are aware of the exclusions.

In addition, Directors should verify the following two items for the program(s) in operation. These items do NOT need to be sent to RFK Inc.

1. **Camp & Club Transportation:** Verify with the transportation carriers or bus services, prior to use, that they carry current liability and vehicle insurance for the vehicles used to transport the children. If a Camp or Club elects to use church or borrowed busses, ensure that insurance is in place for those vehicles. If not, it may need to be added to the general liability policy.

Club Transportation: Any Certified Volunteer will need to provide a copy of current proof of insurance and it will need to be updated at expiration. Mentor Director should always have a current copy of the proof of insurance for anyone transporting children (Certified Volunteers).

2. **Campground Insurance Coverage:** Verify with the Camp Facilities Director, prior to Camp, that the camp facility carries current liability and injury insurance.

Club Events: If a Club uses any outside agency or facility for a Club event it should be verified, prior to an event, that current liability and injury insurance is in place. If Club goes on a special field trip or outing it should be verified with insurance agent that coverage is in place. Sometimes it is necessary to obtain event insurance that will cover a one-time event.

Most Camps and Clubs will acquire their insurance through the sponsoring church. Some insurance carriers will take this very seriously and ask a number of questions to provide adequate coverage for exposure. Some carriers may not approach the issuance of insurance coverage for the Camp/Club program with as much diligence and may therefore issue the COLI requested with a limited knowledge of what they are actually covering. In this situation the coverage may not sufficiently reflect the coverage needed in case of an exposure.

For example, even though a COLI is issued, if the right questions have not been asked they may not know they are covering rock climbing, swimming, archery or one on one off-site mentoring for foster children. It is imperative that the Insurance Company issuing the COLI fully understands the nature of RFK Camp and Club and what activities need coverage.

- Contact the insurance agent, using the enclosed checklist, and confirm that the current policy meets all the requirements listed.
- Ensure that there is a clear understanding that the program(s) are serving foster children, **on and off site**, and there is a clear understanding of the **activities** that may take place:
 - Camp Activities: archery, swimming, rock climbing, etc...
 - Club Activities: one-on-one off-site mentoring, field trips, etc...

Separate Insurance Policies

There are reasons to consider obtaining a separate policy from the church’s policy, even if they will cover the Royal Family KIDS activities. Here are a few things to consider:

- A claim on the church policy for a Camp or Club incident will follow the church’s loss history for several years and may result in increased insurance premiums for the church, even if they are no longer participating in the Camp or Club program.
- Most church policies were not initially designed to cover Camp and Club activities, and therefore, may leave typical exposures inadvertently uninsured. Uninsured activities, especially emotionally charged child-related claims, may leave everyone at risk.
- The church’s policy covers all ministries that are happening throughout the year at church. If a claim is made because of an accident in the youth ministry, or any ministry, the policy coverage could be exhausted before Camp or Club takes place that year.

Insurance coverage may possibly increase the overall budget, however, both the church and the national office must be covered in the case of an accident or allegation. **The ramifications of not being covered far outweigh the effort to investigate and invest in proper coverage.**

Insurance Coverage Checklist

<u>Check Box</u>	<u>Requirement</u>
	Certificate of Liability Insurance Listing Royal Family KIDS, Inc. as Additional Insured & Certificate Holder
	Coverage must encompass on and off premises functions
	Limits of General Liability must be no less than \$1,000,000
	Sexual Abuse and Molestation Coverage must be included at a minimum of \$500,000, try to get \$750,000 or \$1,000,000.
	Hired & Non Owned Auto Coverage should be included
	Sexual Abuse and Molestation coverage. It should read that coverage is “per occurrence” NOT “claims made” .

Club & Mentor SAMPLE



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
3/20/2014

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Pritchett-Moore Inc 1120 Queen City Avenue PO Box 2086 Tuscaloosa AL 35403-2086	CONTACT NAME: Peggy Thomaston PHONE (205) 758-4441 FAX (205) 349-5538 E-MAIL ADDRESS: pthomaston@pritchett-moore.com														
INSURED Valley View Baptist Church 8820 HIGHWAY 69 S TUSCALOOSA AL 35405	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> <tr> <td>INSURER A: Great American Insurance Co.</td> <td>16691</td> </tr> <tr> <td>INSURER B: The Sheffield Fund</td> <td></td> </tr> <tr> <td>INSURER C: Essex Insurance Company</td> <td>39020</td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Great American Insurance Co.	16691	INSURER B: The Sheffield Fund		INSURER C: Essex Insurance Company	39020	INSURER D:		INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A: Great American Insurance Co.	16691														
INSURER B: The Sheffield Fund															
INSURER C: Essex Insurance Company	39020														
INSURER D:															
INSURER E:															
INSURER F:															

COVERAGES CERTIFICATE NUMBER: CL1421706091 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDITIONAL INSURER	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY					EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY					DAMAGE TO RENTED PREMISES (EA occurrence) \$ 100,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	<input checked="" type="checkbox"/>	PAC0335773	12/12/2013	12/12/2014	MED EXP (Any one person) \$
	GENTL AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO- <input type="checkbox"/> SUCT <input type="checkbox"/> LOC					
A	AUTOMOBILE LIABILITY					GENERAL AGGREGATE \$ 2,000,000
	<input checked="" type="checkbox"/> ANY AUTO					PRODUCTS - COMPOP AGG \$ 2,000,000
	<input type="checkbox"/> ALL OWNED AUTOS	<input type="checkbox"/> SCHEDULED AUTOS	CAIP0335774	12/12/2013	12/12/2014	COMBINED SINGLE LIMIT (EA accident) \$ 1,000,000
	<input type="checkbox"/> HIRED AUTOS	<input type="checkbox"/> NON-OWNED AUTOS				BODILY INJURY (Per person) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB	<input checked="" type="checkbox"/> OCCUR				BODILY INJURY (Per accident) \$
	<input type="checkbox"/> EXCESS LIAB	<input type="checkbox"/> CLAIMS-MADE				PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000		URB0335775	12/12/2013	12/12/2014	EACH OCCURRENCE \$ 2,000,000
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					AGGREGATE \$ 2,000,000
C	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/ MEMBER EXCLUDED? (Standardly In 10)	Y/N	26570	1/1/2014	12/31/2014	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER
	If yes, describe under DESCRIPTION OF OPERATIONS below	N/A	3DR7709	1/1/2014	12/31/2014	E.L. EACH ACCIDENT \$ 1,000,000
	Abuse or Molestation		PAC0335773	12/12/2013	12/12/2014	E.L. DISEASE - POLICY LIMIT \$ 1,000,000
	Professional Liability		PAC0335773	12/12/2013	12/12/2014	Per Occurrence Limit 1,000,000
						Per Occurrence Limit \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 Certificate holder is additional insured as respects general liability coverages as required by written contract with named insured.

CERTIFICATE HOLDER Royal Family KIDS (RFK) Royal Family Club/Mentor Program 3000 W MacArthur Blvd #412 Santa Ana, CA 92704	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Lin Moore/THOMAS
---	--

