


Limits of Liability

Each Occurrence Limit	\$ 1,000,000
General Aggregate Limit	\$ 2,000,000
Products & Completed Operations Aggregate Limit	\$ 2,000,000
Personal & Advertising Injury Aggregate Limit	\$ 1,000,000
Damage to Premises Rented to You	\$ 1,000,000
Medical Expense Limit (Any One Person)	\$ 5,000

Liquor Liability

Each Common Cause Limit / Aggregate	\$ 1,000,000
Per Occurrence Deductible (Liquor Liability)	\$ None

Umbrella/Excess Liability

\$ 50,000,000

Liability insurance in excess of the Activities Council insurance is provided by the GRF Master Insurance Program

Frequently Asked Questions:
Why do we need insurance?

Liability insurance protects you from the risks of lawsuits and similar claims brought on by a third party for bodily injury, property damage, personal injury (which includes libel or slander) and advertising claims. The policy also provides legal defense in the event of such claim or lawsuit, even if false, fraudulent or groundless.

Who is an Insured?

Rossmoor Activities Council; the Clubs, Directors & Officers, only with respect to their duties as directors or officers; Club Members, only with respect to their liability for the club's activities or activities they perform on behalf of the club; Volunteers, only for acts within the scope of their activities for the club and at the club's direction.

What does it cover?

Liability for damages due to bodily injury, property damage, and "Personal Injury" (libel, slander, wrongful eviction, false arrest) for which the Club may be legally responsible to pay, subject to the standard terms, conditions and exclusions contained in the CGL policy

What is not covered?

Examples include: Damage to property owned by the insured, property of others in care, custody or control of the insured (i.e. theft or damage to property owned by a club member or volunteer), expected or intended injury.

Are Club Members' medical expenses covered for injuries?

No. Non-Insureds and Volunteers are covered up to \$20,000 for Medical Expenses as a result of an injury sustained while taking part in club activities. However, there is no Medical Expense coverage for any person injured while taking part in athletic activities.

We occasionally serve or sell alcoholic beverages at our club's social functions, are we covered?

The policy provides Liquor Liability coverage for The Rossmoor Activities Council, the Clubs, and their Directors & Officers and Club Members. However, volunteers are not covered for Liquor Liability. Therefore, only members should be involved in serving alcohol.

I belong to five clubs, why do I have to pay five times?

Each club member represents a small measure of risk for that club. For example, if you owned two cars, you would buy insurance for each car's exposure.

Coverage Chart

Umbrella/Excess \$50,00,000 XL Specialty Ins. Co. American Fire and Casualty Co.	
General Liability \$1,000,000 Philadelphia Indemnity	Liquor Liability \$1,000,000 Philadelphia
No Deductible	

A Certificate of Liability is available upon request