

Explanation of the Limited Liability Insurance Provided by the Yavapai Amateur Radio Club (YARC) Group Policy Sponsored By ARRL

This Plan Covers the Club, Members and Officers

The Club is insured when named in a covered lawsuit for acts committed by volunteers (both members or non-member) performing Club related activities and under its direction. This would include participation by club members or non-member volunteers in public service events or other club activities.

Officers and members are insured when named in a covered lawsuit as a result of Club activities when they are acting on behalf of the Club.

The Limited Liability Insurance Policy covers only lawsuits as stated below. See the list of examples below. This policy is **NOT intended** as medical insurance coverage for members. It is expected that all YARC members will carry their own personal medical insurance.

Coverage is for All These Types of Lawsuits

- **Suits for bodily injury which occur on the premises or as a result of Club activities.**
- **Suits for damage to property of others resulting from Club activities.**
- **Suits for personal injury and advertising injury, including libel, slander, defamation of character, false arrest, invasion of privacy, detention and malicious prosecution.**
- **Suits for liability resulting from the sale of foods and beverages or other products.**
- **Suits for host liquor liability when serving or giving alcoholic beverages at functions incidental to your Club. Clubs should check with individual states regarding liquor law regulations.**
- **Suits for real or alleged faults in work completed by or for your Club, which result in bodily injury or property damage.**
- **Suits involving the use of automobiles not owned by the Club but used for official Club activities.**
- **Suits arising from injury caused by the rendering or failure to render health care services by nonprofessionals.**
- **Suits arising from fire damage (up to \$100,000) to premises not owned by a Club but used for Club sponsored activity.**
- **Defense against such suits even though the charges made are groundless, false or fraudulent.**

Coverage Exclusions

The policy is designed to cover the usual and customary activities of the Club. It does, however, exclude unusual events such as carnivals and amusement rides. Claims arising from activities of any participant in any game, contest, race or sporting event, including practice, are also excluded.

The policy also includes standard exclusions including claims for war, nuclear, auto, aircraft, watercraft and professional liability. Losses involving property in your care, custody or control are also excluded.

This document explains the general purpose of the insurance but in no way changes or affects the policy that was actually issued through ARRL. Complete details can be found in the YARC insurance policy.