

SECTION 34**Insurance Policies****OC Ski Club Insurance Policies**

The Club's insurance policies are maintained by the President. All questions regarding insurance should be directed to the President. If a chairperson or officer requires a certification of insurance from the Club in order to finalize a contract for holding an event, that person needs to contact the President. Remember only the President can sign contracts for the Club.

Liability Insurance

The Club's current liability policy is renewed annually in June. It covers the Club for liability suits by a third party (non-member) at the Polish Community Center (PCC) and for certain other club activities. The Club is not insured for activities that include skiing, snowsports lessons, racing or winter carnival games on ski slopes. The liability for these activities involves the "transfer of risk" to the mountains where the event(s) is held.

Since the Club is a not-for-profit corporation, the officers, Board of Directors and members do have some protection from liability suits.

Whenever a Club activity is held at a location other than the PCC, a certification of insurance should be requested from that location business. Common sense needs to be used here. Obviously businesses like Browns Buses, ski resorts, and other major businesses carry adequate insurance and requesting a copy of a certificate of insurance is not necessary. It is from river rafting companies or canoe rentals, or horseback riding companies, that a request to see their certificate of insurance should be made. This helps in the "transfer of risk."

Insurance Bond

The Bond insurance covers the Treasurer and the President, who are the only persons authorized to sign checks and conduct the financial business of the club. The current policy is renewed semi-annually.

Annual Volley Ball Tournament Insurance

The Club obtains a separate insurance policy for liability coverage for the annual Volleyball Tournament. This policy is for coverage of a special event and is renewed annually prior to the start of the Tournament. Both the President and Chairperson of the Tournament have access to this policy.

Current agent for all Club insurance policies:

Walt Kemp
Aurora Insurance
120 Broadway
Albany, NY 12204
518-449-3180 ext- 12 518-449-1182 fax
E-mail Address: wkemp@aurorainsurance.com

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