



CALIFORNIA GARDEN CLUBS, INC.

Launa Gould, Liability Insurance Chairman
1212 Avenida Buena Suerte, San Clemente, CA92672, 949-275-3974
cgciinsurance@cagardenclubs.org

December 10, 2022

2023-2024 LIABILITY INSURANCE

Dear CGCI Club and Associate Plant Society Treasurers,

The General Liability Insurance for 2023 – 2024 will be \$1.25 PER MEMBER (with a minimum cost of \$20.00) per club. Please complete the form in its entirety including the questions at the bottom of this sheet with your payment AS SOON AS POSSIBLE and before January 15, 2023 so the applications can be processed without a late fee.

Coverage for your club or society starts February 15, 2023 and extends through February 15, 2024. Certificates of insurance will be mailed to club treasurers by March 1, 2023. All copies of Additional Insured Certificates will be e-mailed to the treasurer. Originals are mailed to the owner/manager of the property. All meetings, regular and board, flower shows, sales, any event at the one location can be covered on one Additional Insured Certificate. Dates for these events must be included on the application form (i.e. 1st Mondays, 2nd Tuesdays) to avoid additional charges. This is NOT additional coverage. It adds the owners/managers of the property to CGCI's policy. Additional Insured Certificates cost \$35.00 each. Another \$35.00 fee is charged if corrections must be made to your Certificate so please have it correct. Verify all location & mailing addresses before sending in the form.

CGCI's Liability Insurance coverage with the Nonprofits Insurance Alliance of California includes a per occurrence limit of \$1,000,000 and a \$2,000,000 aggregate limit shared by all the insured groups (payment is based after all commercial and personal policies are exhausted.)

CGCI offers Liability Insurance as a benefit for those qualifying Clubs and Associate Plant Societies that have paid their CGCI membership dues. Affiliates are not eligible. Insurance coverage is not in effect if CGCI membership dues are delinquent. Your General Liability premium is calculated as follows:

\$1.25 FOR EACH MEMBER OF YOUR CLUB or \$20.00 MINIMUM FEE.

All policies will be effective February 15, 2023 to February 15, 2024. Make checks payable to CGCI. Mail to: 1212 Avenida Buena Suerte, San Clemente, CA 92672

Moneys received after January 15, 2023 will have a \$25.00 late fee assessed for manual processing and handling except for new clubs. Keep this top portion for your records.

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Number of Club/APS members (REQUIRED) x \$1.25 = \$. Minimum insurance fee is \$20.00

**If premium is received after 1/15/23 a late fee of \$25.00 is to be included.

Total fee enclosed \$ Check # Check date To McD

Name of Organization

President Treasurer

Address Address

Zip Code +4 Zip Code +4

Telephone Telephone

E-mail address E-mail address

The following questions must be answered for eligibility to participate in insurance coverage.

The Liability Insurance coverage is not available to clubs or APSs that own real estate or have exclusive ongoing use of building premises or clubs that have primary use of, or ongoing maintenance responsibility for gardens or land. Storage sheds may be allowed per underwriting guidelines.

Does your club own or rent a premise (building, office, storage, etc.) for your exclusive and ongoing use? Yes No

Does your club own or maintain a garden or land (i.e. community garden, civic gardens, preserve, etc.)? Yes No

Do you have a contract in which your organization agrees to maintain or perform any volunteer services on gardens or grounds? Yes No

If yes, please submit the contract to the CGCI Liability Insurance Chairman for referral to the agent for an evaluation of the liability exposure. If there are 'yes' answers above, you will be contacted for additional information.